

2020

MISSOURI

COMPLAINT REPORT

STATISTICS SECTION



DCI

Missouri Department of Commerce & Insurance

The Missouri Department of Commerce & Insurance (DCI) investigates complaints made by Missouri consumers who feel they have been treated unfairly by an insurance company. This report presents data on complaints against insurance companies received by DCI between 2018 and 2020. Three years of complaints are pooled for each report to ensure that data are statistically credible. All complaints are included, regardless of how the complaint was resolved.

Complaint data are presented in four sections:

- Complaints by line of business
- Complaints by reason
- Complaint indices reported for the top 40 writers by line of business
- Complaint indices for all companies, by line of business

Seven business lines are included:

- Private passenger automobile
- Homeowners (including farm, mobile home, and personal fire and allied lines)
- Life and annuity
- Accident and health
- Long term care
- Medicare supplement
- HMOs

Complaint indices compare the ratio of complaints to premium for each company to the industry average, for each line of business:

$$\frac{\frac{\text{Company complaints}}{\text{Company premium}}}{\frac{\text{Industry-wide complaints}}{\text{Industry-wide premium}}} * 100$$

An index of 100 indicates that a company received complaints at a rate equal to the industry average. An index of 10 indicates that a company's complaint ratio is only 10 percent of the industry average, while an index of 235 indicates a complaint ratio is 135 percent greater than the industry average. Indices are capped at 9,999.

Also Available from DCI

- *Missouri Market Share Report*
- *Missouri Real Estate Malpractice (Closed Claim Report)*
- *Missouri Legal Malpractice (Closed Claim Report)*
- *Missouri Products Liability (Closed Claim Report)*
- *Missouri Medical Malpractice Insurance Report*
- *Missouri Health Maintenance Organization Report*
- *Missouri Life, Accident & Health Supplement Report*
- *Missouri Property and Casualty Supplement Report*
- *Missouri Commercial Liability Report*
- *Missouri Mortgage Guaranty Report*

Databases: *for data requests, contact the Statistics Section at 573-751-3163. Some data are available for a fee.*

- *Medicare Supplement Experience Data*
- *Property and Casualty Supplement Data*
- *Missouri Zip Code data for homeowners/ dwelling fire, farm-owners (dwelling only, mobile home, earthquake, and private passenger automobile insurance.*

Many reports, including this complaint report, are available on the DCI website, at:

<http://www.insurance.mo.gov/reports/>

The Department of Commerce & Insurance is an Equal Opportunity Employer.

Table of Contents

<i>Description</i>	Page Number
Complaints by Line of Business	3
Complaints by Reason	7
Complaint Indices, Top 40 Writers (In Descending Order of Market Share)	
Private Passenger Automobile Insurance	20
Homeowners, Farmowners, Mobile Home, and Fire & Allied Lines	21
Accident and Health Insurance (Excluding HMOs)	22
Long Term Care Insurance	23
Medicare Supplement Insurance	24
Life Insurance and Annuities	25
Health Maintenance Organizations	26
Complaint Indices, Top 40 Writers (Alphabetically by Company)	
Private Passenger Automobile Insurance	28
Homeowners, Farmowners, Mobile Home, and Fire & Allied Lines	29
Accident and Health Insurance (Excluding HMOs)	30
Long Term Care Insurance	31
Medicare Supplement Insurance	32
Life Insurance and Annuities	33
Health Maintenance Organizations	34
Complaint Indices, All Companies	
Private Passenger Automobile Insurance	35
Homeowners, Farmowners, Mobile Home, and Fire & Allied Lines	41
Accident and Health Insurance (Excluding HMOs)	48
Long Term Care Insurance	59
Medicare Supplement Insurance	63
Life Insurance and Annuities	68
Health Maintenance Organizations	79

Complaints by Line of Business

Total Complaints by Line 2016-2020					
Line of Business	2016	2017	2018	2019	2020
Private Passenger Auto	724	629	565	566	471
Homeowners	320	318	247	287	254
Other P&C	154	170	167	135	168
Total P&C Complaints	1,198	1,117	979	988	893
Long Term Care	72	70	61	67	55
Medicare Supplement	34	46	45	29	28
HMO	16	29	19	12	7
All Other A&H	1,151	1,018	996	876	726
Total A&H Complaints	1,273	1,163	1,121	984	816
Life and Annuities	362	351	300	297	218
Total	2,833	2,631	2,400	2,271	1,942

Complaint Resolution by Line, 2016-2020 % of Complaints Resolved with Consumer Relief					
Line of Business	2016	2017	2018	2019	2020
Private Passenger Auto	38.0%	32.3%	34.7%	38.2%	44.4%
Homeowners	21.9%	22.0%	25.5%	27.5%	34.6%
Other P&C	42.9%	42.4%	50.3%	40.0%	42.3%
Total P&C Complaints	34.3%	30.9%	35.0%	35.3%	41.2%
Long Term Care	23.6%	28.6%	27.9%	35.8%	40.0%
Medicare Supplement	52.9%	65.2%	53.3%	37.9%	53.6%
HMO	43.8%	44.8%	31.6%	0%	28.6%
All Other A&H	43.4%	38.1%	34.5%	40.5%	38.4%
Total A&H Complaints	42.6%	38.8%	34.9%	39.6%	39.0%
Life and Annuities	41.2%	29.3%	33.7%	32.7%	29.4%
Total	38.9%	34.2%	34.8%	36.8%	38.6%

Total Property & Casualty Complaints Excluding A&H 2018-2020					
Line of Business	2018	2019	2020	% Change, 2018-2020	% Change, 2019-2020
Aircraft	1	0	0	-100.0%	.
Commercial Auto	30	20	28	- 6.7%	40.0%
Commercial Multi-Peril	21	33	32	52.4%	- 3.0%
Credit Property	0	0	1	.	.
Fidelity & Surety	1	2	0	-100.0%	-100.0%
Fire, Allied Lines	5	3	2	-60.0%	-33.3%
General Liability	6	22	15	150.0%	-31.8%
Homeowners	247	287	254	2.8%	-11.5%
Inland Marine	3	4	1	-66.7%	-75.0%
Mortgage Guaranty	0	1	0	.	-100.0%
Other	5	2	4	-20.0%	100.0%
Private Passenger Auto	565	566	471	-16.6%	-16.8%
Products Liability	1	0	1	0.0%	.
Professional E & O	1	0	1	0.0%	.
Travel	76	28	75	- 1.3%	167.9%
Umbrella	2	2	0	-100.0%	-100.0%
Warranty Contract	0	1	3	.	200.0%
Watercraft	2	3	1	-50.0%	-66.7%
Workers Compensation	13	14	4	-69.2%	-71.4%
Total	979	988	893	- 8.8%	- 9.6%

Accident and Health Insurance Complaints by Line, 2018-2020					
Line of Business	2018	2019	2020	% Change, 2018-2020	% Change, 2019-2020
Individual A&H	724	595	446	-38.4%	-25.0%
Group A&H	378	377	363	- 4.0%	- 3.7%
HMO	19	12	7	-63.2%	-41.7%
Total	1,121	984	816	-27.2%	-17.1%

Life and Annuities					
Complaints by Line, 2018-2020					
Line of Business	2018	2019	2020	% Change, 2018-2020	% Change, 2019-2020
Individual Life	245	244	173	-29.4%	-29.1%
Group Life	32	25	26	-18.8%	4.0%
Annuities	20	28	18	-10.0%	-35.7%
Credit Life	3	0	1	-66.7%	.
Total	300	297	218	-27.3%	-26.6%

Complaints by Reason

Private Passenger Automobile Insurance Complaints by Reason, 2018-2020					
Reason	2018	2019	2020	% Change, 2018-2020	% Change, 2019-2020
Claim Handling					
Adjuster Handling	3	2	5	66.7%	150.0%
Assignment of Benefits	0	0	1	.	.
Comparative Negligence	21	13	20	- 4.8%	53.8%
Delays	176	230	177	0.6%	-23.0%
Denial of Claim	115	134	71	-38.3%	-47.0%
Fraud	0	0	1	.	.
Post-Claim Underwriting	1	0	0	-100.0%	.
Recoupment	0	1	1	.	0.0%
State Specific	17	12	15	-11.8%	25.0%
Subrogation	1	1	3	200.0%	200.0%
Unsatisfactory Settlement/Offer	115	78	74	-35.7%	- 5.1%
Usual, Customary, Reasonable	0	0	3	.	.
<i>Subtotal</i>	<i>449</i>	<i>471</i>	<i>371</i>	<i>-17.4%</i>	<i>-21.2%</i>
Marketing					
Misrepresentation	1	1	0	-100.0%	-100.0%
State Specific	1	1	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>2</i>	<i>2</i>	<i>0</i>	<i>-100.0%</i>	<i>-100.0%</i>
Policy Service					
Coverage Question	0	2	5	.	150.0%
Delays/No Response	0	2	3	.	50.0%
Notice Requirements	0	0	1	.	.
Payment Not Credited	1	0	1	0.0%	.
Policy Delivery	2	0	0	-100.0%	.
Premium Notice/Billing	3	5	3	0.0%	-40.0%
Premium Refund	6	15	21	250.0%	40.0%
Premium Subsidy	0	0	1	.	.
State Specific	5	1	2	-60.0%	100.0%
<i>Subtotal</i>	<i>17</i>	<i>25</i>	<i>37</i>	<i>117.6%</i>	<i>48.0%</i>
Underwriting					
CLUE Reports	6	4	0	-100.0%	-100.0%
Cancellation	30	20	20	-33.3%	0.0%
Credit Report	1	1	0	-100.0%	-100.0%
Delays	2	1	1	-50.0%	0.0%

Private Passenger Automobile Insurance Complaints by Reason, 2018-2020					
Reason	2018	2019	2020	% Change, 2018-2020	% Change, 2019-2020
Endorsement/Rider	0	1	4	.	300.0%
Nonrenewal	5	2	5	0.0%	150.0%
Premium & Rating	42	35	33	-21.4%	- 5.7%
Refusal to Insure	0	1	0	.	-100.0%
State Specific	9	2	0	-100.0%	-100.0%
Surcharge	2	1	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>97</i>	<i>68</i>	<i>63</i>	<i>-35.1%</i>	<i>- 7.4%</i>
Total	565	566	471	-16.6%	-16.8%

Homeowners Insurance
Complaints by Reason, 2018-2020

Reason	2018	2019	2020	% Change, 2018-2020	% Change, 2019-2020
Claim Handling					
Adjuster Handling	0	1	0	.	-100.0%
Coordination of Benefits	0	0	1	.	.
Delays	53	82	86	62.3%	4.9%
Denial of Claim	74	99	107	44.6%	8.1%
Post-Claim Underwriting	1	0	0	-100.0%	.
Recoupment	0	2	1	.	-50.0%
State Specific	8	7	0	-100.0%	-100.0%
Subrogation	1	0	1	0.0%	.
Unsatisfactory Settlement	48	43	29	-39.6%	-32.6%
<i>Subtotal</i>	<i>185</i>	<i>234</i>	<i>225</i>	<i>21.6%</i>	<i>-</i>
Policy Service					
Notice Requirements	1	0	0	-100.0%	.
Payment Not Credited	1	0	1	0.0%	.
Premium Notice/Billing	3	1	1	-66.7%	0.0%
Premium Refund	5	9	4	-20.0%	-55.6%
State Specific	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>12</i>	<i>12</i>	<i>8</i>	<i>-33.3%</i>	<i>-33.3%</i>
Underwriting					
CLUE Reports	2	2	1	-50.0%	-50.0%
Cancellation	17	9	9	-47.1%	0.0%
Delays	0	1	0	.	-100.0%
Endorsement/Rider	0	2	0	.	-100.0%
Nonrenewal	10	9	3	-70.0%	-66.7%
Premium & Rating	16	12	8	-50.0%	-33.3%
Refusal to Insure	1	0	0	-100.0%	.
State Specific	4	6	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>50</i>	<i>41</i>	<i>21</i>	<i>-58.0%</i>	<i>-48.8%</i>
Total	247	287	254	2.8%	-11.5% 3.8%

Accident and Health Insurance Complaints by Reason, 2018-2020					
Reason	2018	2019	2020	% Change, 2018-2020	% Change, 2019-2020
Claim Handling					
Ambulatory Patient Services	5	3	2	-60.0%	-33.3%
Appeal Non-Compliance	0	1	0	.	-100.0%
Assignment of Benefits	3	5	9	200.0%	80.0%
Claim Recoding/Bundling	13	11	12	- 7.7%	9.1%
Coordination of Benefits	23	8	10	-56.5%	25.0%
Copay Issues	3	8	5	66.7%	-37.5%
Cost Containment	9	1	1	-88.9%	0.0%
Delays	69	77	73	5.8%	- 5.2%
Denial of Claim	366	273	176	-51.9%	-35.5%
Emergency Services	28	28	42	50.0%	50.0%
Essential Health Benefit	0	0	1	.	.
External Review	66	100	109	65.2%	9.0%
Fraud	2	0	1	-50.0%	.
Hospitalization	2	6	18	800.0%	200.0%
Internal Appeal	2	5	23	1050%	360.0%
Laboratory Services	9	10	26	188.9%	160.0%
Maternity and Newborn Care	2	4	4	100.0%	0.0%
Maximum Out of Pocket	10	7	13	30.0%	85.7%
Medical Necessity	17	29	8	-52.9%	-72.4%
Mental Health Parity	4	1	2	-50.0%	100.0%
No Preauthorization	17	27	19	11.8%	-29.6%
Out-Of-Network Benefits	51	38	34	-33.3%	-10.5%
PCP Referrals	1	1	0	-100.0%	-100.0%
Pediatric Care	3	3	1	-66.7%	-66.7%
Pharmacy Benefits	49	34	39	-20.4%	14.7%
Post-Claim Underwriting	0	1	1	.	0.0%
Preexisting Condition	5	2	1	-80.0%	-50.0%
Preventive Care	22	13	10	-54.5%	-23.1%
Prompt Pay	3	0	0	-100.0%	.
Provider Availability	3	2	1	-66.7%	-50.0%
Recoupment	11	15	8	-27.3%	-46.7%
Rehabilitative Care	2	4	0	-100.0%	-100.0%
State Specific	0	1	0	.	-100.0%
Subrogation	2	0	0	-100.0%	.
Unsatisfactory Settlement/Offer	0	3	3	.	0.0%

Accident and Health Insurance Complaints by Reason, 2018-2020					
Reason	2018	2019	2020	% Change, 2018-2020	% Change, 2019-2020
Usual, Customary, Reasonable	5	7	3	-40.0%	-57.1%
<i>Subtotal</i>	<i>807</i>	<i>728</i>	<i>655</i>	<i>-18.8%</i>	<i>-10.0%</i>
Marketing					
Failure to Submit Application	1	0	0	-100.0%	.
Fraud/Forgery	0	0	1	.	.
Misleading Advertising	2	0	0	-100.0%	.
Misrepresentation	0	3	0	.	-100.0%
Other Violation of Insurance Law/R	0	2	0	.	-100.0%
Summary of Benefits	2	0	0	-100.0%	.
<i>Subtotal</i>	<i>5</i>	<i>5</i>	<i>1</i>	<i>-80.0%</i>	<i>-80.0%</i>
Policy Service					
Abusive Service	1	0	0	-100.0%	.
Access to Care	3	3	3	0.0%	0.0%
Access to Fee Schedule/Rates	0	1	0	.	-100.0%
Cash Value	0	0	2	.	.
Provider Discrimination	4	0	0	-100.0%	.
Continuity of Care	0	1	0	.	-100.0%
Coverage Question	97	99	31	-68.0%	-68.7%
Credentialing Delay	3	3	3	0.0%	0.0%
Delayed Authorization Decision	2	2	3	50.0%	50.0%
Delays/No Response	2	1	3	50.0%	200.0%
Disabled Individuals' Access	1	1	0	-100.0%	-100.0%
Exchange	0	1	0	.	-100.0%
Inadequate Reimbursement Rates	1	1	1	0.0%	0.0%
Involuntary Termination	2	3	4	100.0%	33.3%
Notice Requirements	2	0	0	-100.0%	.
Payment Not Credited	2	1	1	-50.0%	0.0%
Policy Delivery	0	2	1	.	-50.0%
Premium Notice/Billing	21	23	16	-23.8%	-30.4%
Premium Refund	28	12	11	-60.7%	- 8.3%
Premium Subsidy	2	8	3	50.0%	-62.5%
Provider Listing Dispute	7	2	2	-71.4%	0.0%
<i>Subtotal</i>	<i>178</i>	<i>164</i>	<i>84</i>	<i>-52.8%</i>	<i>-48.8%</i>
Underwriting					

Accident and Health Insurance Complaints by Reason, 2018-2020					
Reason	2018	2019	2020	% Change, 2018-2020	% Change, 2019-2020
Cancellation	73	40	37	-49.3%	- 7.5%
Continuation of Benefits	1	1	1	0.0%	0.0%
Delays	2	2	0	-100.0%	-100.0%
Dependent Age	0	1	0	.	-100.0%
Endorsement/Rider	1	0	1	0.0%	.
Nonrenewal	0	1	1	.	0.0%
Pre-Existing Condition	3	1	0	-100.0%	-100.0%
Premium & Rating	21	21	21	0.0%	0.0%
Refusal to Insure	5	3	7	40.0%	133.3%
Rescission	6	1	0	-100.0%	-100.0%
State Specific	0	3	0	.	-100.0%
Waiting Periods	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>112</i>	<i>75</i>	<i>68</i>	<i>-39.3%</i>	<i>- 9.3%</i>
Total	1,102	972	809	-26.6%	-16.8%

Long Term Care Insurance Complaints by Reason, 2018-2020					
Reason	2018	2019	2020	% Change, 2018-2020	% Change, 2019-2020
Claim Handling					
Assignment of Benefits	1	0	1	0.0%	.
Delays	10	13	12	20.0%	- 7.7%
Denial of Claim	15	10	12	-20.0%	20.0%
Medical Necessity	0	2	0	.	-100.0%
<i>Subtotal</i>	<i>26</i>	<i>25</i>	<i>25</i>	<i>- 3.8%</i>	<i>0.0%</i>
Marketing					
Summary of Benefits	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>1</i>	<i>0</i>	<i>0</i>	<i>-100.0%</i>	<i>.</i>
Policy Service					
Continuity of Care	0	1	0	.	-100.0%
Coverage Question	6	7	3	-50.0%	-57.1%
Delayed Authorization Decision	0	0	1	.	.
Inadequate Reimbursement Rates	1	0	0	-100.0%	.
Involuntary Termination by Plan	0	0	1	.	.
Premium Notice/Billing	7	10	7	0.0%	-30.0%
Premium Refund	4	1	1	-75.0%	0.0%
<i>Subtotal</i>	<i>18</i>	<i>19</i>	<i>13</i>	<i>-27.8%</i>	<i>-31.6%</i>
Underwriting					
Cancellation	4	6	2	-50.0%	-66.7%
Endorsement/Rider	0	0	1	.	.
Nonrenewal	0	1	0	.	-100.0%
Premium & Rating	12	15	14	16.7%	- 6.7%
State Specific	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>16</i>	<i>23</i>	<i>17</i>	<i>6.3%</i>	<i>-26.1%</i>
Total	61	67	55	- 9.8%	-17.9%

Medicare Supplement Insurance Complaints by Reason, 2018-2020					
Reason	2018	2019	2020	% Change, 2018-2020	% Change, 2019-2020
Claim Handling					
Coordination of Benefits	3	0	1	-66.7%	.
Copay Issues	0	0	1	.	.
Delays	1	3	1	0.0%	-66.7%
Denial of Claim	7	3	1	-85.7%	-66.7%
Emergency Services	0	0	1	.	.
Pharmacy Benefits	0	0	2	.	.
Recoupment	1	2	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>12</i>	<i>8</i>	<i>7</i>	<i>-41.7%</i>	<i>-12.5%</i>
Policy Service					
Coverage Question	4	5	1	-75.0%	-80.0%
Delayed Authorization Decision	0	1	0	.	-100.0%
Involuntary Termination by Plan	1	0	0	-100.0%	.
Payment Not Credited	1	0	1	0.0%	.
Policy Delivery	0	1	1	.	0.0%
Premium Notice/Billing	5	3	3	-40.0%	0.0%
Premium Refund	5	4	3	-40.0%	-25.0%
<i>Subtotal</i>	<i>16</i>	<i>14</i>	<i>9</i>	<i>-43.8%</i>	<i>-35.7%</i>
Underwriting					
Cancellation	9	5	8	-11.1%	60.0%
Nonrenewal	0	0	1	.	.
PreExisting Condition	1	0	0	-100.0%	.
Premium & Rating	4	1	2	-50.0%	100.0%
Refusal to Insure	3	1	1	-66.7%	0.0%
Subtotal	17	7	12	-29.4%	71.4%
Total	45	29	28	-37.8%	- 3.4%

Life and Annuities Complaints by Reason, 2018-2020					
Reason	2018	2019	2020	% Change, 2018-2020	% Change, 2019-2020
Claim Handling					
Assignment of Benefits	0	1	0	.	-100.0%
Coordination of Benefits	0	2	0	.	-100.0%
Cost Containment	0	0	1	.	.
Delays	50	63	41	-18.0%	- 34.9%
Denial of Claim	24	17	21	-12.5%	23.5%
Fraud	0	2	1	.	(50.0%)
Prompt Pay	1	0	0	-100.0%	.
Recoupment	0	1	1	.	0.0%
Unsatisfactory Settlement/Offer	10	2	8	-20.0%	300.0%
<i>Subtotal</i>	<i>85</i>	<i>88</i>	<i>73</i>	<i>-14.1%</i>	<i>-17.0%</i>
Marketing					
Fraud/Forgery	0	2	1	.	-50.0%
Misappropriation of Premium	0	0	1	.	.
Misleading Advertising	0	1	0	.	-100.0%
Misrepresentation	0	4	2	.	-50.0%
State Specific	5	1	2	-60.0%	100.0%
Summary of Benefits	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>5</i>	<i>9</i>	<i>6</i>	<i>20.0%</i>	<i>-33.3%</i>
Policy Service					
Abusive Service	0	1	1	.	0.0%
Access to Fee Schedule/Rates	0	1	0	.	-100.0%
Cash Value	7	15	10	42.9%	-33.3%
Coverage Question	86	117	80	-7.0%	-31.6%
Delays/No Response	43	21	8	-81.4%	-61.9%
Inadequate Reimbursement Rates	0	0	1	.	.
Notice Requirements	2	2	0	-100.0%	-100.0%
Payment Not Credited	3	1	1	-66.7%	0.0%
Policy Delivery	2	0	0	-100.0%	.
Premium Notice/Billing	13	15	8	-38.5%	-46.7%
Premium Refund	21	5	4	-81.0%	-20.0%
Premium Subsidy	1	0	0	-100.0%	.
Surrender Problems	3	2	1	-66.7%	-50.0%
<i>Subtotal</i>	<i>181</i>	<i>180</i>	<i>114</i>	<i>-37.0%</i>	<i>-36.7%</i>
Underwriting					

Life and Annuities Complaints by Reason, 2018-2020					
Reason	2018	2019	2020	% Change, 2018-2020	% Change, 2019-2020
Audit Dispute	0	1	0	.	-100.0%
Cancellation	14	11	3	-78.6%	-72.7%
Delays	2	1	0	-100.0%	-100.0%
Dependent Age	1	0	0	-100.0%	.
Group Conversion	0	1	0	.	-100.0%
Nonrenewal	1	0	0	-100.0%	.
PreExisting Condition	0	0	1	.	.
Premium & Rating	11	6	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>29</i>	<i>20</i>	<i>4</i>	<i>-86.2%</i>	<i>-80.0%</i>
Total	300	297	218	-27.3%	-26.6%

Health Maintenance Organizations Complaints by Reason, 2018-2020					
Reason	2018	2019	2020	% Change, 2018-2020	% Change, 2019-2020
Claim Handling					
Ambulatory Patient Services	0	1	0	.	-100.0%
Coordination of Benefits	1	0	0	-100.0%	.
Delays	3	0	0	-100.0%	.
Denial of Claim	6	3	1	-83.3%	-66.7%
Emergency Services	1	0	0	-100.0%	.
External Review	3	4	2	-33.3%	-50.0%
Hospitalization	0	0	1	.	.
Internal Appeal	0	1	0	.	-100.0%
Maximum Out of Pocket	0	0	1	.	.
Medical Necessity	1	0	0	-100.0%	.
No Preauthorization	2	1	1	-50.0%	0.0%
<i>Subtotal</i>	<i>17</i>	<i>10</i>	<i>6</i>	<i>-64.7%</i>	<i>-40.0%</i>
Policy Service					
Coverage Question	1	1	0	-100.0%	-100.0%
Credentialing Delay	0	0	1	.	.
Premium Notice/Billing	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>2</i>	<i>1</i>	<i>1</i>	<i>-50.0%</i>	<i>0.0%</i>
Underwriting					
Cancellation	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>0</i>	<i>1</i>	<i>0</i>	<i>.</i>	<i>-100.0%</i>
Total	19	12	7	-63.2%	-41.7%

Complaint Indices
Top 40 Writers
By Market Share

Private Passenger Automobile Insurance Complaint Indices
Top Forty Writers by Market Share

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
25178	State Farm Mutual Automobile Insurance Co	234	\$846,447,322	20.1%	73
19275	American Family Mutual Insurance Company, S.i.	70	\$309,293,623	7.4%	59
41491	GEICO Casualty Company	104	\$279,598,570	6.6%	98
24260	Progressive Casualty Insurance Company	91	\$246,005,663	5.8%	97
11851	Progressive Advanced Insurance Company	87	\$225,848,292	5.4%	101
23388	Shelter Mutual Insurance Company	64	\$223,870,177	5.3%	75
21628	Farmers Insurance Company, Inc.	54	\$193,056,543	4.6%	73
39012	Safeco Insurance Company Of Illinois	85	\$185,743,072	4.4%	120
10386	American Family Insurance Company	62	\$174,727,862	4.2%	93
15512	Automobile Club Inter-Insurance Exchange	85	\$159,984,339	3.8%	139
29688	Allstate Fire & Casualty Insurance Company	57	\$129,686,286	3.1%	115
26859	Farm Bureau Town & Country In Co Of MO	41	\$107,300,701	2.6%	100
19070	The Standard Fire Insurance Company	21	\$85,035,416	2.0%	65
25941	United Services Automobile Association	20	\$61,052,192	1.5%	86
36447	LM General Insurance Company	37	\$53,453,222	1.3%	182
19100	AMCO Insurance Company	20	\$51,989,939	1.2%	101
18600	USAA General Indemnity Company	8	\$51,626,869	1.2%	41
25968	USAA Casualty Insurance Company	21	\$50,649,552	1.2%	109
25143	State Farm Fire & Casualty Company	30	\$49,740,541	1.2%	158
42579	Allied Property & Casualty Insurance Company	10	\$30,849,063	0.7%	85
30210	Esurance Property & Casualty Insurance Co	20	\$30,149,186	0.7%	174
32700	Owners Insurance Company	13	\$28,130,616	0.7%	121
16144	Grinnell Select Insurance Company	7	\$27,423,463	0.7%	67
15725	Cameron Mutual Insurance Company	7	\$26,341,641	0.6%	70
21253	Garrison Property & Casualty Insurance Co	9	\$23,872,170	0.6%	99
42749	Traders Insurance Company	23	\$22,895,391	0.5%	264
29459	Twin City Fire Insurance Company	11	\$21,197,130	0.5%	136
35882	GEICO General Insurance Company	7	\$20,904,840	0.5%	88
21008	Country Preferred Insurance Company	7	\$20,622,880	0.5%	89
28401	American National Property & Casualty Co	5	\$18,865,187	0.4%	70
10974	Root Insurance Company	11	\$17,676,818	0.4%	163
25453	Nationwide Insurance Company Of America	4	\$16,456,512	0.4%	64
18988	Auto-owners Insurance Company	5	\$15,880,574	0.4%	83
25135	State Automobile Mutual Insurance Company	5	\$14,447,244	0.3%	91
10677	The Cincinnati Insurance Company	3	\$13,053,810	0.3%	60
42919	Progressive Northwestern Insurance Company	7	\$12,538,977	0.3%	147
13137	Viking Insurance Company Of Wisconsin	7	\$12,155,948	0.3%	151
19283	American Standard Insurance Co of WI	7	\$11,325,593	0.3%	162
40371	Columbia Mutual Insurance Company	0	\$11,278,808	0.3%	0
37834	Progressive Preferred Insurance Company	5	\$11,024,239	0.3%	119
Top 40 Writers		1,364	\$3,892,200,269	92.5%	.
Total		1,602	\$4,205,624,336	100.0%	.

Homeowners Insurance Complaint Indices
Top Forty Writers by Market Share

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
25143	State Farm Fire & Casualty Company	157	\$590,945,463	23.0%	87
19275	American Family Mutual Insurance Company	84	\$268,889,855	10.5%	102
23388	Shelter Mutual Insurance Company	33	\$168,829,162	6.6%	64
26859	Farm Bureau Town & Country Ins Co Of MO	37	\$133,630,190	5.2%	90
24740	Safeco Insurance Company Of America	24	\$128,319,993	5.0%	61
21652	Farmers Insurance Exchange	29	\$120,179,954	4.7%	79
10386	American Family Insurance Company	27	\$79,944,968	3.1%	110
27235	Auto Club Family Insurance Company	43	\$76,710,139	3.0%	183
25941	United Services Automobile Association	13	\$50,556,905	2.0%	84
27998	The Travelers Home & Marine Insurance Co	17	\$49,383,747	1.9%	112
26093	Nationwide Affinity Insurance Co Of America	13	\$48,563,809	1.9%	87
37907	Allstate Vehicle & Property Insurance Company	20	\$45,818,665	1.8%	142
18988	Auto-owners Insurance Company	20	\$41,828,402	1.6%	156
10872	American Strategic Insurance Corp	10	\$40,738,685	1.6%	80
38130	Travelers Personal Insurance Company	10	\$32,639,942	1.3%	100
25968	USAA Casualty Insurance Company	7	\$30,086,110	1.2%	76
18600	USAA General Indemnity Company	11	\$28,182,500	1.1%	127
11185	Foremost Insurance Company Grand Rapids, MI	8	\$26,936,736	1.0%	97
42404	Liberty Insurance Corporation	17	\$25,469,104	1.0%	218
28223	Nationwide Agribusiness Insurance Company	0	\$23,404,794	0.9%	0
20990	Country Mutual Insurance Company	7	\$22,214,845	0.9%	103
25135	State Automobile Mutual Insurance Company	7	\$18,457,882	0.7%	124
42722	American Modern Property & Casualty InsCo	15	\$18,159,313	0.7%	269
10677	The Cincinnati Insurance Company	0	\$16,442,591	0.6%	0
28401	American National Property & Casualty Co	6	\$15,974,207	0.6%	122
13927	Homesite Insurance Company Of The Midwest	6	\$15,907,173	0.6%	123
12484	Liberty Mutual Personal Insurance Company	3	\$15,022,283	0.6%	65
15725	Cameron Mutual Insurance Company	3	\$14,233,454	0.6%	69
21687	Mid-century Insurance Company	4	\$13,987,017	0.5%	93
18279	Bankers Standard Insurance Company	0	\$13,221,790	0.5%	0
21660	Fire Insurance Exchange	8	\$12,988,789	0.5%	201
19690	American Economy Insurance Company	1	\$12,890,160	0.5%	25
17230	Allstate Property & Casualty Insurance Company	7	\$12,854,399	0.5%	178
19240	Allstate Indemnity Company	5	\$12,489,044	0.5%	131
42986	Standard Guaranty Insurance Company	1	\$12,235,904	0.5%	27
23787	Nationwide Mutual Insurance Company	1	\$10,794,469	0.4%	30
18961	Crestbrook Insurance Company	0	\$10,668,647	0.4%	0
21253	Garrison Property & Casualty Insurance Co	3	\$10,252,887	0.4%	95
25453	Nationwide Insurance Company Of America	5	\$9,826,918	0.4%	166
19232	Allstate Insurance Company	5	\$9,332,449	0.4%	175
Top 40 Writers		667	\$2,289,013,343	89.1%	.
Total		788	\$2,568,719,667	100.0%	.

Accident & Health Insurance Complaint Indices
Top Forty Writers by Market Share

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
78972	Healthy Alliance Life Insurance Company	711	\$1,690,676,087	20.6%	120
79413	UnitedHealthcare Insurance Company	359	\$1,361,190,129	16.6%	75
47171	Blue Cross & Blue Shield Of Kansas City	209	\$798,236,633	9.7%	75
67369	CIGNA Health & Life Insurance Company	269	\$681,702,052	8.3%	112
60054	Aetna Life Insurance Company	74	\$383,773,493	4.7%	55
80799	Celtic Insurance Company	417	\$302,757,098	3.7%	392
73288	Humana Insurance Company	76	\$199,094,361	2.4%	109
60040	Cox Health Systems Insurance Company	42	\$144,289,868	1.8%	83
65978	Metropolitan Life Insurance Company	28	\$130,876,724	1.6%	61
71412	Mutual Of Omaha Insurance Company	10	\$123,136,952	1.5%	23
32395	Vision Service Plan Insurance Company	2	\$112,202,763	1.4%	5
60380	American Family Life Assurance Co Of Columbus	17	\$99,571,520	1.2%	49
12575	Silverscript Insurance Company	0	\$90,632,646	1.1%	0
80802	United States Branch Of The Sun Life Assurance	4	\$84,340,303	1.0%	14
62286	Golden Rule Insurance Company	45	\$69,703,012	0.8%	184
62235	Unum Life Insurance Company Of America	10	\$69,464,959	0.8%	41
64246	Guardian Life Insurance Company Of America	38	\$65,514,623	0.8%	165
82406	All Savers Insurance Company	4	\$64,381,982	0.8%	18
70815	Hartford Life & Accident Insurance Company	8	\$56,798,786	0.7%	40
92711	HCC Life Insurance Company	4	\$55,684,286	0.7%	20
65498	Life Insurance Company Of North America	11	\$49,110,202	0.6%	64
86231	Transamerica Life Insurance Company	39	\$48,701,389	0.6%	228
70025	Genworth Life Insurance Company	33	\$48,248,030	0.6%	195
10155	Wellcare Prescription Insurance Inc	0	\$47,520,859	0.6%	0
13100	Omaha Insurance Company	1	\$46,014,617	0.6%	6
61271	Principal Life Insurance Company	12	\$45,786,777	0.6%	75
69868	United Of Omaha Life Insurance Company	0	\$39,815,800	0.5%	0
76040	Missouri Valley Life & Health Insurance Co	0	\$39,072,751	0.5%	0
69019	Standard Insurance Company	1	\$38,468,924	0.5%	7
77828	Companion Life Insurance Company	8	\$34,727,959	0.4%	66
81973	Coventry Health & Life Insurance Company	24	\$32,786,952	0.4%	208
25178	State Farm Mutual Automobile Insurance Co	3	\$30,695,046	0.4%	28
65838	John Hancock Life Insurance Company (usa	14	\$29,552,895	0.4%	135
67091	The Northwestern Mutual Life Insurance Co	0	\$29,236,003	0.4%	0
67105	Reliastar Life Insurance Company	0	\$26,496,604	0.3%	0
68241	The Prudential Insurance Company Of America	5	\$25,458,716	0.3%	56
63762	Medco Containment Life Insurance Company	0	\$25,058,825	0.3%	0
65315	Lincoln Life Assurance Company Of Boston	5	\$24,893,031	0.3%	57
62146	Combined Insurance Company Of America	6	\$23,942,233	0.3%	71
61263	Bankers Life & Casualty Company	22	\$22,489,156	0.3%	278
Top 40 Writers		2,511	\$7,292,105,046	88.8%	.
Total		2,883	\$8,207,735,862	100.0%	.

Long Term Care Insurance Complaint Indices
Top Forty Writers by Market Share

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
70025	Genworth Life Insurance Company	33	\$48,242,765	19.5%	93
65838	John Hancock Life Insurance Company	14	\$29,511,371	11.9%	64
65978	Metropolitan Life Insurance Company	11	\$17,946,393	7.3%	83
69000	Northwestern Long Term Care Insurance Co	1	\$17,548,945	7.1%	8
61263	Bankers Life & Casualty Company	17	\$16,735,760	6.8%	137
62235	Unum Life Insurance Company Of America	5	\$12,348,790	5.0%	55
86231	Transamerica Life Insurance Company	30	\$12,226,129	4.9%	332
71412	Mutual Of Omaha Insurance Company	2	\$11,190,762	4.5%	24
25178	State Farm Mutual Automobile Insurance Co	3	\$9,329,919	3.8%	43
20443	Continental Casualty Company	6	\$7,389,712	3.0%	110
56014	Thrivent Financial For Lutherans	1	\$7,198,117	2.9%	19
62952	Silac Insurance Company	5	\$6,090,736	2.5%	111
66915	New York Life Insurance Company	0	\$5,104,414	2.1%	0
68241	The Prudential Insurance Company Of America	3	\$4,917,336	2.0%	83
90611	Allianz Life Insurance Co Of North America	6	\$4,666,959	1.9%	174
58033	Knights Of Columbus	1	\$3,748,305	1.5%	36
65005	Riversource Life Insurance Company	4	\$3,663,992	1.5%	148
65935	Massachusetts Mutual Life Insurance Company	2	\$2,466,424	1.0%	110
71471	Ability Insurance Company	2	\$2,190,942	0.9%	123
69868	United Of Omaha Life Insurance Company	0	\$1,782,252	0.7%	0
70408	Union Security Insurance Company	0	\$1,669,026	0.7%	0
87726	Brighthouse Life Insurance Company	3	\$1,468,079	0.6%	276
65595	Lincoln Benefit Life Company	4	\$1,457,618	0.6%	371
71404	Continental General Insurance Company	1	\$1,177,822	0.5%	115
76325	Senior Health Insurance Company of PA	3	\$1,098,830	0.4%	369
62626	CMFG Life Insurance Company	3	\$1,059,186	0.4%	383
69515	MedAmerica Insurance Company	0	\$1,055,903	0.4%	0
42129	United Security Assurance Company Of PA	1	\$1,049,824	0.4%	129
80578	Physicians Mutual Insurance Company	1	\$942,506	0.4%	144
19275	American Family Mutual Insurance Company, S.i.	6	\$887,133	0.4%	915
64211	Guarantee Trust Life Insurance Company	0	\$781,512	0.3%	0
77720	LifeSecure Insurance Co.	0	\$759,289	0.3%	0
62553	Country Life Insurance Company	0	\$644,908	0.3%	0
91642	Forethought Life Insurance Company	0	\$628,563	0.3%	0
69116	The State Life Insurance Company	3	\$564,393	0.2%	719
47171	Blue Cross & Blue Shield Of Kansas City	0	\$529,106	0.2%	0
68195	Provident Life & Accident Insurance Company	0	\$500,340	0.2%	0
70319	Washington National Insurance Company	2	\$495,860	0.2%	546
61190	Auto-owners Life Insurance Company	0	\$447,937	0.2%	0
69477	Time Insurance Company	0	\$447,142	0.2%	0
Top 40 Writers		173	\$241,965,004	97.8%	.
Total		183	\$247,517,282	100.0%	.

Medicare Supplement Insurance Complaint Indices
Top Forty Writers by Market Share

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
79413	UnitedHealthcare Insurance Company	14	\$189,381,985	25.2%	55
71412	Mutual Of Omaha Insurance Company	6	\$104,164,904	13.8%	43
78972	Healthy Alliance Life Insurance Company	16	\$88,670,794	11.8%	133
13100	Omaha Insurance Company	1	\$46,014,617	6.1%	16
47171	Blue Cross & Blue Shield Of Kansas City	4	\$38,397,446	5.1%	77
86231	Transamerica Life Insurance Company	1	\$28,717,581	3.8%	26
67369	CIGNA Health & Life Insurance Company	7	\$25,472,242	3.4%	203
69868	United Of Omaha Life Insurance Company	0	\$20,253,563	2.7%	0
65870	The Manhattan Life Insurance Company	5	\$18,343,017	2.4%	201
67326	Old Surety Life Insurance Company	0	\$15,055,999	2.0%	0
26921	Everest Reinsurance Company	10	\$13,888,038	1.8%	531
73288	Humana Insurance Company	4	\$12,715,500	1.7%	232
60836	American Republic Insurance Company	0	\$9,585,602	1.3%	0
25178	State Farm Mutual Automobile Insurance Co	0	\$9,561,162	1.3%	0
81779	Individual Assur Co Life Hlth & Acc	1	\$9,312,457	1.2%	79
77828	Companion Life Insurance Company	3	\$9,110,520	1.2%	243
12321	American Continental Insurance Company	6	\$8,655,487	1.1%	512
62065	Colonial Penn Life Insurance Company	6	\$8,107,705	1.1%	546
69663	USAA Life Insurance Company	2	\$5,679,910	0.8%	260
70815	Hartford Life & Accident Insurance Company	0	\$5,426,621	0.7%	0
19275	American Family Mutual Insurance Company, S.i.	0	\$4,954,132	0.7%	0
61263	Bankers Life & Casualty Company	1	\$4,879,084	0.6%	151
67679	American Republic Corp Insurance Company	0	\$4,424,565	0.6%	0
61999	Americo Financial Life & Annuity Ins Co	1	\$4,062,993	0.5%	182
62146	Combined Insurance Company Of America	3	\$4,027,696	0.5%	550
61859	Christian Fidelity Life Insurance Company	0	\$3,814,191	0.5%	0
68500	Continental Life Ins Co Of Brentwood, TN	0	\$2,969,466	0.4%	0
56014	Thrivent Financial For Lutherans	0	\$2,955,098	0.4%	0
80578	Physicians Mutual Insurance Company	0	\$2,846,964	0.4%	0
70580	Humana Dental Insurance Company	0	\$2,664,092	0.4%	0
77399	Sterling Life Insurance Company	0	\$2,406,280	0.3%	0
65722	Loyal American Life Insurance Company	2	\$2,347,200	0.3%	629
72850	United World Life Insurance Company	0	\$2,157,763	0.3%	0
92916	United American Insurance Company	2	\$2,156,388	0.3%	685
88366	American Retirement Life Insurance Company	1	\$2,103,408	0.3%	351
62952	Silac Insurance Company	0	\$2,068,719	0.3%	0
73504	Lumico Life Insurance Company	1	\$1,974,147	0.3%	374
68462	Reserve National Insurance Company	0	\$1,966,468	0.3%	0
70670	Health Care Service Corporation,	0	\$1,746,890	0.2%	0
11121	Unified Life Insurance Company	0	\$1,493,421	0.2%	0
Top 40 Writers		97	\$724,534,114	96.2%	.
Total		102	\$752,853,888	100.0%	.

**Life and Annuity Complaint Indices
Top Forty Writers by Market Share**

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
60488	American General Life Insurance Company	71	\$762,026,478	8.2%	106
62345	Berkshire Hathaway Life Insurance Co of NE	0	\$722,319,690	7.8%	0
65676	The Lincoln National Life Insurance Company	15	\$410,038,285	4.4%	41
67091	The Northwestern Mutual Life Insurance Co	3	\$296,013,864	3.2%	11
91642	Forethought Life Insurance Company	0	\$293,797,557	3.2%	0
65056	Jackson National Life Insurance Company	45	\$293,192,508	3.2%	174
67466	Pacific Life Insurance Company	0	\$275,231,708	3.0%	0
91596	New York Life Insurance & Annuity Corporation	3	\$259,064,593	2.8%	13
63312	Great American Life Insurance Company	0	\$226,337,030	2.4%	0
79227	PRUCO Life Insurance Company	2	\$214,198,820	2.3%	11
65978	Metropolitan Life Insurance Company	59	\$209,636,372	2.3%	319
90611	Allianz Life Insurance Co Of North America	7	\$201,632,474	2.2%	39
61689	Athene Annuity & Life Company	24	\$199,046,651	2.2%	137
69345	Teachers Ins & Annuity Assn of America	0	\$188,532,327	2.0%	0
86231	Transamerica Life Insurance Company	30	\$173,906,131	1.9%	196
86509	Voya Retirement Insurance & Annuity Company	1	\$171,568,169	1.9%	7
65935	Massachusetts Mutual Life Insurance Company	2	\$169,696,683	1.8%	13
60895	American United Life Insurance Company	1	\$163,551,713	1.8%	7
62944	Equitable Financial Life Insurance Company	9	\$148,919,168	1.6%	69
68241	The Prudential Insurance Company Of America	16	\$147,552,611	1.6%	123
69108	State Farm Life Insurance Company	12	\$139,875,900	1.5%	97
92738	American Equity Investment Life Ins Co	0	\$137,283,683	1.5%	0
68136	Protective Life Insurance Company	11	\$135,580,114	1.5%	92
68322	Great-West Life & Annuity Insurance Company	0	\$129,600,068	1.4%	0
56014	Thrivent Financial For Lutherans	3	\$126,875,805	1.4%	27
66168	Minnesota Life Insurance Company	5	\$116,457,455	1.3%	49
61271	Principal Life Insurance Company	1	\$115,092,723	1.2%	10
66915	New York Life Insurance Company	12	\$105,968,641	1.1%	128
87726	Brighthouse Life Insurance Company	6	\$104,711,077	1.1%	65
66869	Nationwide Life Insurance Company	1	\$104,047,424	1.1%	11
63274	Fidelity & Guaranty Life Insurance Company	1	\$76,785,245	0.8%	15
65005	Riversource Life Insurance Company	2	\$70,476,302	0.8%	32
69868	United Of Omaha Life Insurance Company	12	\$69,621,728	0.8%	196
79065	Delaware Life Insurance Company	0	\$67,896,014	0.7%	0
65838	John Hancock Life Insurance Company (usa	2	\$66,198,379	0.7%	34
60399	American Family Life Insurance Company	3	\$53,627,565	0.6%	63
70238	Variable Annuity Life Insurance Company	1	\$52,687,019	0.6%	22
69019	Standard Insurance Company	5	\$49,150,276	0.5%	115
92657	Nationwide Life & Annuity Insurance Company	1	\$47,618,527	0.5%	24
66974	North American Co For Life & Health Insurance	4	\$47,600,610	0.5%	95
Top 40 Writers		370	\$7,343,417,386	79.4%	.
Total		815	\$9,245,282,352	100.0%	.

Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid) by Market Share					
Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
95315	Good Health HMO, Inc. DBA Blue Care, Inc.	18	\$140,504,081	59.2%	80
95358	HMO Missouri, Inc.	17	\$45,692,730	19.3%	232
12913	Missouri Care Incorporated	0	\$22,971,068	9.7%	0
96385	UnitedHealthcare Of The Midwest, Inc.	0	\$18,177,753	7.7%	0
95109	Aetna Health Inc. (a Pennsylvania Corporation	1	\$8,272,534	3.5%	75
95635	CIGNA Healthcare Of St. Louis, Inc.	0	\$1,452,221	0.6%	0
95885	Humana Health Plan, Inc.	1	\$231,376	0.1%	2,699
11229	Harmony Health Plan, Inc.	0	\$570	0.0%	0
96377	Coventry Health Care Of Missouri Inc	1	\$125	0.0%	9,999
Total		38	\$237,302,457	100.0%	.

Complaint Indices
Top 40 Writers
Alpha by Company

Private Passenger Automobile Insurance Complaint Indices
Top Forty Writers, Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
42579	Allied Property & Casualty Insurance Company	10	\$30,849,063	0.7%	85
29688	Allstate Fire & Casualty Insurance Company	57	\$129,686,286	3.1%	115
19100	AMCO Insurance Company	20	\$51,989,939	1.2%	101
10386	American Family Insurance Company	62	\$174,727,862	4.2%	93
19275	American Family Mutual Insurance Company, S.i.	70	\$309,293,623	7.4%	59
28401	American National Property & Casualty Co	5	\$18,865,187	0.4%	70
19283	American Standard Insurance Co of WI	7	\$11,325,593	0.3%	162
15512	Automobile Club Inter-Insurance Exchange	85	\$159,984,339	3.8%	139
18988	Auto-owners Insurance Company	5	\$15,880,574	0.4%	83
15725	Cameron Mutual Insurance Company	7	\$26,341,641	0.6%	70
40371	Columbia Mutual Insurance Company	0	\$11,278,808	0.3%	0
21008	Country Preferred Insurance Company	7	\$20,622,880	0.5%	89
30210	Esurance Property & Casualty Insurance Co	20	\$30,149,186	0.7%	174
26859	Farm Bureau Town & Country Ins Co Of MO	41	\$107,300,701	2.6%	100
21628	Farmers Insurance Company, Inc.	54	\$193,056,543	4.6%	73
21253	Garrison Property & Casualty Insurance Co	9	\$23,872,170	0.6%	99
41491	GEICO Casualty Company	104	\$279,598,570	6.6%	98
35882	GEICO General Insurance Company	7	\$20,904,840	0.5%	88
16144	Grinnell Select Insurance Company	7	\$27,423,463	0.7%	67
36447	LM General Insurance Company	37	\$53,453,222	1.3%	182
25453	Nationwide Insurance Company Of America	4	\$16,456,512	0.4%	64
32700	Owners Insurance Company	13	\$28,130,616	0.7%	121
11851	Progressive Advanced Insurance Company	87	\$225,848,292	5.4%	101
24260	Progressive Casualty Insurance Company	91	\$246,005,663	5.8%	97
42919	Progressive Northwestern Insurance Company	7	\$12,538,977	0.3%	147
37834	Progressive Preferred Insurance Company	5	\$11,024,239	0.3%	119
10974	Root Insurance Company	11	\$17,676,818	0.4%	163
39012	Safeco Insurance Company Of Illinois	85	\$185,743,072	4.4%	120
23388	Shelter Mutual Insurance Company	64	\$223,870,177	5.3%	75
25135	State Automobile Mutual Insurance Company	5	\$14,447,244	0.3%	91
25143	State Farm Fire & Casualty Company	30	\$49,740,541	1.2%	158
25178	State Farm Mutual Automobile Insurance Co	234	\$846,447,322	20.1%	73
10677	The Cincinnati Insurance Company	3	\$13,053,810	0.3%	60
19070	The Standard Fire Insurance Company	21	\$85,035,416	2.0%	65
42749	Traders Insurance Company	23	\$22,895,391	0.5%	264
29459	Twin City Fire Insurance Company	11	\$21,197,130	0.5%	136
25941	United Services Automobile Association	20	\$61,052,192	1.5%	86
25968	USAA Casualty Insurance Company	21	\$50,649,552	1.2%	109
18600	USAA General Indemnity Company	8	\$51,626,869	1.2%	41
13137	Viking Insurance Company Of Wisconsin	7	\$12,155,948	0.3%	151
Top 40 Writers		1,364	\$3,892,200,269	92.5%	.
Total		1,602	\$4,205,624,336	100.0%	.

Homeowners Insurance Complaint Indices
Top Forty Writers, Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
19240	Allstate Indemnity Company	5	\$12,489,044	0.5%	131
19232	Allstate Insurance Company	5	\$9,332,449	0.4%	175
17230	Allstate Property & Casualty Insurance Company	7	\$12,854,399	0.5%	178
37907	Allstate Vehicle & Property Insurance Company	20	\$45,818,665	1.8%	142
19690	American Economy Insurance Company	1	\$12,890,160	0.5%	25
10386	American Family Insurance Company	27	\$79,944,968	3.1%	110
19275	American Family Mutual Insurance Company, S.i.	84	\$268,889,855	10.5%	102
42722	American Modern Property & Casualty Ins Co	15	\$18,159,313	0.7%	269
28401	American National Property & Casualty Co	6	\$15,974,207	0.6%	122
10872	American Strategic Insurance Corp	10	\$40,738,685	1.6%	80
27235	Auto Club Family Insurance Company	43	\$76,710,139	3.0%	183
18988	Auto-owners Insurance Company	20	\$41,828,402	1.6%	156
18279	Bankers Standard Insurance Company	0	\$13,221,790	0.5%	0
15725	Cameron Mutual Insurance Company	3	\$14,233,454	0.6%	69
20990	Country Mutual Insurance Company	7	\$22,214,845	0.9%	103
18961	Crestbrook Insurance Company	0	\$10,668,647	0.4%	0
26859	Farm Bureau Town & Country Ins Co Of MO	37	\$133,630,190	5.2%	90
21652	Farmers Insurance Exchange	29	\$120,179,954	4.7%	79
21660	Fire Insurance Exchange	8	\$12,988,789	0.5%	201
11185	Foremost Insurance Company Grand Rapids, MI	8	\$26,936,736	1.0%	97
21253	Garrison Property & Casualty Insurance Co	3	\$10,252,887	0.4%	95
13927	Homesite Insurance Company Of The Midwest	6	\$15,907,173	0.6%	123
42404	Liberty Insurance Corporation	17	\$25,469,104	1.0%	218
12484	Liberty Mutual Personal Insurance Company	3	\$15,022,283	0.6%	65
21687	Mid-century Insurance Company	4	\$13,987,017	0.5%	93
26093	Nationwide Affinity Insurance Co Of America	13	\$48,563,809	1.9%	87
28223	Nationwide Agribusiness Insurance Company	0	\$23,404,794	0.9%	0
25453	Nationwide Insurance Company Of America	5	\$9,826,918	0.4%	166
23787	Nationwide Mutual Insurance Company	1	\$10,794,469	0.4%	30
24740	Safeco Insurance Company Of America	24	\$128,319,993	5.0%	61
23388	Shelter Mutual Insurance Company	33	\$168,829,162	6.6%	64
42986	Standard Guaranty Insurance Company	1	\$12,235,904	0.5%	27
25135	State Automobile Mutual Insurance Company	7	\$18,457,882	0.7%	124
25143	State Farm Fire & Casualty Company	157	\$590,945,463	23.0%	87
10677	The Cincinnati Insurance Company	0	\$16,442,591	0.6%	0
27998	The Travelers Home & Marine Insurance Co	17	\$49,383,747	1.9%	112
38130	Travelers Personal Insurance Company	10	\$32,639,942	1.3%	100
25941	United Services Automobile Association	13	\$50,556,905	2.0%	84
25968	USAA Casualty Insurance Company	7	\$30,086,110	1.2%	76
18600	USAA General Indemnity Company	11	\$28,182,500	1.1%	127
Top 40 Writers		667	\$2,289,013,343	89.1%	.
Total		788	\$2,568,719,667	100.0%	.

Accident and Health Insurance Complaint Indices
Top Forty Writers, Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
60054	Aetna Life Insurance Company	74	\$383,773,493	4.7%	55
82406	All Savers Insurance Company	4	\$64,381,982	0.8%	18
60380	American Family Life Assurance Co (AFLAC)	17	\$99,571,520	1.2%	49
61263	Bankers Life & Casualty Company	22	\$22,489,156	0.3%	278
47171	Blue Cross & Blue Shield Of Kansas City	209	\$798,236,633	9.7%	75
80799	Celtic Insurance Company	417	\$302,757,098	3.7%	392
67369	CIGNA Health & Life Insurance Company	269	\$681,702,052	8.3%	112
62146	Combined Insurance Company Of America	6	\$23,942,233	0.3%	71
77828	Companion Life Insurance Company	8	\$34,727,959	0.4%	66
81973	Coventry Health & Life Insurance Company	24	\$32,786,952	0.4%	208
60040	Cox Health Systems Insurance Company	42	\$144,289,868	1.8%	83
70025	Genworth Life Insurance Company	33	\$48,248,030	0.6%	195
62286	Golden Rule Insurance Company	45	\$69,703,012	0.8%	184
64246	Guardian Life Insurance Company Of America	38	\$65,514,623	0.8%	165
70815	Hartford Life & Accident Insurance Company	8	\$56,798,786	0.7%	40
92711	HCC Life Insurance Company	4	\$55,684,286	0.7%	20
78972	Healthy Alliance Life Insurance Company	711	\$1,690,676,087	20.6%	120
73288	Humana Insurance Company	76	\$199,094,361	2.4%	109
65838	John Hancock Life Insurance Company (usa	14	\$29,552,895	0.4%	135
65498	Life Insurance Company Of North America	11	\$49,110,202	0.6%	64
65315	Lincoln Life Assurance Company Of Boston	5	\$24,893,031	0.3%	57
63762	Medco Containment Life Insurance Company	0	\$25,058,825	0.3%	0
65978	Metropolitan Life Insurance Company	28	\$130,876,724	1.6%	61
76040	Missouri Valley Life & Health Insurance Co	0	\$39,072,751	0.5%	0
71412	Mutual Of Omaha Insurance Company	10	\$123,136,952	1.5%	23
13100	Omaha Insurance Company	1	\$46,014,617	0.6%	6
61271	Principal Life Insurance Company	12	\$45,786,777	0.6%	75
67105	Reliastar Life Insurance Company	0	\$26,496,604	0.3%	0
12575	Silverscript Insurance Company	0	\$90,632,646	1.1%	0
69019	Standard Insurance Company	1	\$38,468,924	0.5%	7
25178	State Farm Mutual Automobile Insurance Co	3	\$30,695,046	0.4%	28
67091	The Northwestern Mutual Life Insurance Co	0	\$29,236,003	0.4%	0
68241	The Prudential Insurance Company Of America	5	\$25,458,716	0.3%	56
86231	Transamerica Life Insurance Company	39	\$48,701,389	0.6%	228
69868	United Of Omaha Life Insurance Company	0	\$39,815,800	0.5%	0
80802	United States Branch Of Sun Life Assurance Co	4	\$84,340,303	1.0%	14
79413	UnitedHealthcare Insurance Company	359	\$1,361,190,129	16.6%	75
62235	Unum Life Insurance Company Of America	10	\$69,464,959	0.8%	41
32395	Vision Service Plan Insurance Company	2	\$112,202,763	1.4%	5
10155	Wellcare Prescription Insurance Inc	0	\$47,520,859	0.6%	0
Top 40 Writers		2,511	\$7,292,105,046	88.8%	.
Total		2,883	\$8,207,735,862	100.0%	.

Long Term Care Insurance Complaint Indices
Top Forty Writers, Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
71471	Ability Insurance Company	2	\$2,190,942	0.9%	123
90611	Allianz Life Insurance Co Of North America	6	\$4,666,959	1.9%	174
19275	American Family Mutual Insurance Company.	6	\$887,133	0.4%	915
61190	Auto-owners Life Insurance Company	0	\$447,937	0.2%	0
61263	Bankers Life & Casualty Company	17	\$16,735,760	6.8%	137
47171	Blue Cross & Blue Shield Of Kansas City	0	\$529,106	0.2%	0
87726	Brighthouse Life Insurance Company	3	\$1,468,079	0.6%	276
62626	CMFG Life Insurance Company	3	\$1,059,186	0.4%	383
20443	Continental Casualty Company	6	\$7,389,712	3.0%	110
71404	Continental General Insurance Company	1	\$1,177,822	0.5%	115
62553	Country Life Insurance Company	0	\$644,908	0.3%	0
91642	Forethought Life Insurance Company	0	\$628,563	0.3%	0
70025	Genworth Life Insurance Company	33	\$48,242,765	19.5%	93
64211	Guarantee Trust Life Insurance Company	0	\$781,512	0.3%	0
65838	John Hancock Life Insurance Company	14	\$29,511,371	11.9%	64
58033	Knights Of Columbus	1	\$3,748,305	1.5%	36
77720	LifeSecure Insurance Co.	0	\$759,289	0.3%	0
65595	Lincoln Benefit Life Company	4	\$1,457,618	0.6%	371
65935	Massachusetts Mutual Life Insurance Company	2	\$2,466,424	1.0%	110
69515	MedAmerica Insurance Company	0	\$1,055,903	0.4%	0
65978	Metropolitan Life Insurance Company	11	\$17,946,393	7.3%	83
71412	Mutual Of Omaha Insurance Company	2	\$11,190,762	4.5%	24
66915	New York Life Insurance Company	0	\$5,104,414	2.1%	0
69000	Northwestern Long Term Care Insurance Co	1	\$17,548,945	7.1%	8
80578	Physicians Mutual Insurance Company	1	\$942,506	0.4%	144
68195	Provident Life & Accident Insurance Company	0	\$500,340	0.2%	0
65005	Riversource Life Insurance Company	4	\$3,663,992	1.5%	148
76325	Senior Health Insurance Company of PA	3	\$1,098,830	0.4%	369
62952	Silac Insurance Company	5	\$6,090,736	2.5%	111
25178	State Farm Mutual Automobile Insurance Co	3	\$9,329,919	3.8%	43
68241	The Prudential Insurance Company Of America	3	\$4,917,336	2.0%	83
69116	The State Life Insurance Company	3	\$564,393	0.2%	719
56014	Thrivent Financial For Lutherans	1	\$7,198,117	2.9%	19
69477	Time Insurance Company	0	\$447,142	0.2%	0
86231	Transamerica Life Insurance Company	30	\$12,226,129	4.9%	332
70408	Union Security Insurance Company	0	\$1,669,026	0.7%	0
69868	United Of Omaha Life Insurance Company	0	\$1,782,252	0.7%	0
42129	United Security Assurance Company Of PA	1	\$1,049,824	0.4%	129
62235	Unum Life Insurance Company Of America	5	\$12,348,790	5.0%	55
70319	Washington National Insurance Company	2	\$495,860	0.2%	546
Top 40 Writers		173	\$241,965,004	97.8%	.
Total		183	\$247,517,282	100.0%	.

Medicare Supplement Insurance Complaint Indices
Top Forty Writers, Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
12321	American Continental Insurance Company	6	\$8,655,487	1.1%	512
19275	American Family Mutual Insurance Company, S.i.	0	\$4,954,132	0.7%	0
67679	American Republic Corp Insurance Company	0	\$4,424,565	0.6%	0
60836	American Republic Insurance Company	0	\$9,585,602	1.3%	0
88366	American Retirement Life Insurance Company	1	\$2,103,408	0.3%	351
61999	Americo Financial Life & Annuity Ins Co	1	\$4,062,993	0.5%	182
61263	Bankers Life & Casualty Company	1	\$4,879,084	0.6%	151
47171	Blue Cross & Blue Shield Of Kansas City	4	\$38,397,446	5.1%	77
61859	Christian Fidelity Life Insurance Company	0	\$3,814,191	0.5%	0
67369	CIGNA Health & Life Insurance Company	7	\$25,472,242	3.4%	203
62065	Colonial Penn Life Insurance Company	6	\$8,107,705	1.1%	546
62146	Combined Insurance Company Of America	3	\$4,027,696	0.5%	550
77828	Companion Life Insurance Company	3	\$9,110,520	1.2%	243
68500	Continental Life Ins Co Of Brentwood, TN	0	\$2,969,466	0.4%	0
26921	Everest Reinsurance Company	10	\$13,888,038	1.8%	531
70815	Hartford Life & Accident Insurance Company	0	\$5,426,621	0.7%	0
70670	Health Care Service Corporation	0	\$1,746,890	0.2%	0
78972	Healthy Alliance Life Insurance Company	16	\$88,670,794	11.8%	133
73288	Humana Insurance Company	4	\$12,715,500	1.7%	232
70580	HumanaDental Insurance Company	0	\$2,664,092	0.4%	0
81779	Individual Assur Co Life Hlth & Acc	1	\$9,312,457	1.2%	79
65722	Loyal American Life Insurance Company	2	\$2,347,200	0.3%	629
73504	Lumico Life Insurance Company	1	\$1,974,147	0.3%	374
71412	Mutual Of Omaha Insurance Company	6	\$104,164,904	13.8%	43
67326	Old Surety Life Insurance Company	0	\$15,055,999	2.0%	0
13100	Omaha Insurance Company	1	\$46,014,617	6.1%	16
80578	Physicians Mutual Insurance Company	0	\$2,846,964	0.4%	0
68462	Reserve National Insurance Company	0	\$1,966,468	0.3%	0
62952	Silac Insurance Company	0	\$2,068,719	0.3%	0
25178	State Farm Mutual Automobile Insurance Co	0	\$9,561,162	1.3%	0
77399	Sterling Life Insurance Company	0	\$2,406,280	0.3%	0
65870	The Manhattan Life Insurance Company	5	\$18,343,017	2.4%	201
56014	Thrivent Financial For Lutherans	0	\$2,955,098	0.4%	0
86231	Transamerica Life Insurance Company	1	\$28,717,581	3.8%	26
11121	Unified Life Insurance Company	0	\$1,493,421	0.2%	0
92916	United American Insurance Company	2	\$2,156,388	0.3%	685
69868	United Of Omaha Life Insurance Company	0	\$20,253,563	2.7%	0
72850	United World Life Insurance Company	0	\$2,157,763	0.3%	0
79413	UnitedHealthcare Insurance Company	14	\$189,381,985	25.2%	55
69663	USAA Life Insurance Company	2	\$5,679,910	0.8%	260
Top 40 Writers		97	\$724,534,114	96.2%	.
Total		102	\$752,853,888	100.0%	.

Life and Annuity Complaint Indices
Top Forty Writers, Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
90611	Allianz Life Insurance Co Of North America	7	\$201,632,474	2.2%	39
92738	American Equity Investment Life Ins Co	0	\$137,283,683	1.5%	0
60399	American Family Life Insurance Company	3	\$53,627,565	0.6%	63
60488	American General Life Insurance Company	71	\$762,026,478	8.2%	106
60895	American United Life Insurance Company	1	\$163,551,713	1.8%	7
61689	Athene Annuity & Life Company	24	\$199,046,651	2.2%	137
62345	Berkshire Hathaway Life Insurance Co of NE	0	\$722,319,690	7.8%	0
87726	Brighthouse Life Insurance Company	6	\$104,711,077	1.1%	65
79065	Delaware Life Insurance Company	0	\$67,896,014	0.7%	0
62944	Equitable Financial Life Insurance Company	9	\$148,919,168	1.6%	69
63274	Fidelity & Guaranty Life Insurance Company	1	\$76,785,245	0.8%	15
91642	Forethought Life Insurance Company	0	\$293,797,557	3.2%	0
63312	Great American Life Insurance Company	0	\$226,337,030	2.4%	0
68322	Great-West Life & Annuity Insurance Company	0	\$129,600,068	1.4%	0
65056	Jackson National Life Insurance Company	45	\$293,192,508	3.2%	174
65838	John Hancock Life Insurance Company (usa	2	\$66,198,379	0.7%	34
65935	Massachusetts Mutual Life Insurance Company	2	\$169,696,683	1.8%	13
65978	Metropolitan Life Insurance Company	59	\$209,636,372	2.3%	319
66168	Minnesota Life Insurance Company	5	\$116,457,455	1.3%	49
92657	Nationwide Life & Annuity Insurance Company	1	\$47,618,527	0.5%	24
66869	Nationwide Life Insurance Company	1	\$104,047,424	1.1%	11
91596	New York Life Insurance & Annuity Corporation	3	\$259,064,593	2.8%	13
66915	New York Life Insurance Company	12	\$105,968,641	1.1%	128
66974	North American Co For Life & Health Insurance	4	\$47,600,610	0.5%	95
67466	Pacific Life Insurance Company	0	\$275,231,708	3.0%	0
61271	Principal Life Insurance Company	1	\$115,092,723	1.2%	10
68136	Protective Life Insurance Company	11	\$135,580,114	1.5%	92
79227	PRUCO Life Insurance Company	2	\$214,198,820	2.3%	11
65005	Riversource Life Insurance Company	2	\$70,476,302	0.8%	32
69019	Standard Insurance Company	5	\$49,150,276	0.5%	115
69108	State Farm Life Insurance Company	12	\$139,875,900	1.5%	97
69345	Teachers Ins & Annuity Assn of America	0	\$188,532,327	2.0%	0
65676	The Lincoln National Life Insurance Company	15	\$410,038,285	4.4%	41
67091	The Northwestern Mutual Life Insurance Co	3	\$296,013,864	3.2%	11
68241	The Prudential Insurance Company Of America	16	\$147,552,611	1.6%	123
56014	Thrivent Financial For Lutherans	3	\$126,875,805	1.4%	27
86231	Transamerica Life Insurance Company	30	\$173,906,131	1.9%	196
69868	United Of Omaha Life Insurance Company	12	\$69,621,728	0.8%	196
70238	Variable Annuity Life Insurance Company	1	\$52,687,019	0.6%	22
86509	Voya Retirement Insurance & Annuity Company	1	\$171,568,169	1.9%	7
Top 40 Writers		370	\$7,343,417,386	79.4%	.
Total		815	\$9,245,282,352	100.0%	.

Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)					
Alpha by Company					
Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
95109	Aetna Health Inc. (a Pennsylvania Corporation)	1	\$8,272,534	3.5%	75
95635	CIGNA Healthcare Of St. Louis, Inc.	0	\$1,452,221	0.6%	0
96377	Coventry Health Care Of Missouri Inc	1	\$125	0.0%	9,999
95315	Good Health HMO, Inc. DBA Blue Care, Inc.	18	\$140,504,081	59.2%	80
11229	Harmony Health Plan, Inc.	0	\$570	0.0%	0
95358	HMO Missouri, Inc.	17	\$45,692,730	19.3%	232
95885	Humana Health Plan, Inc.	1	\$231,376	0.1%	2,699
12913	Missouri Care Incorporated	0	\$22,971,068	9.7%	0
96385	UnitedHealthcare Of The Midwest, Inc.	0	\$18,177,753	7.7%	0
Total		38	\$237,302,457	100.0%	.

Private Passenger Automobile Insurance

Complaint Indices

Private Passenger Automobile Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
44725	1st Auto & Casualty Insurance Company	2	\$6,760,181	0.2%	78
14184	Acuity, A Mutual Insurance Company	1	\$7,199,576	0.2%	36
19402	AIG Property Casualty Company	0	\$2,566,574	0.1%	0
42579	Allied Property & Casualty Insurance Company	10	\$30,849,063	0.7%	85
29688	Allstate Fire & Casualty Insurance Company	57	\$129,686,286	3.1%	115
19240	Allstate Indemnity Company	7	\$2,980,625	0.1%	617
19232	Allstate Insurance Company	7	\$10,141,125	0.2%	181
17230	Allstate Property & Casualty Insurance Company	9	\$10,057,422	0.2%	235
38156	Alpha Property & Casualty Insurance Company	8	\$2,312,196	0.1%	908
19100	AMCO Insurance Company	20	\$51,989,939	1.2%	101
10111	American Bankers Insurance Company Of FL	0	\$712,449	0.0%	0
29068	American Family Connect Property & Cas Ins Co	3	\$4,051,252	0.1%	194
23450	American Family Home Insurance Company	0	\$26,353	0.0%	0
10386	American Family Insurance Company	62	\$174,727,862	4.2%	93
19275	American Family Mutual Insurance Company, S.i.	70	\$309,293,623	7.4%	59
23469	American Modern Home Insurance Company	0	\$293,032	0.0%	0
42722	American Modern Property & Casualty Ins Co	0	\$581,518	0.0%	0
38652	American Modern Select Insurance Company	0	\$36,337	0.0%	0
39942	American National General Insurance Company	0	\$60,914	0.0%	0
28401	American National Property & Casualty Co	5	\$18,865,187	0.4%	70
19615	American Reliable Insurance Company	0	\$220,055	0.0%	0
19283	American Standard Insurance Co of WI	7	\$11,325,593	0.3%	162
19976	AMICA Mutual Insurance Company	0	\$5,691,898	0.1%	0
11558	AssuranceAmerica Insurance Company	18	\$6,583,253	0.2%	718
18988	Auto-owners Insurance Company	5	\$15,880,574	0.4%	83
33022	AXA Insurance Company	0	\$19,426	0.0%	0
18279	Bankers Standard Insurance Company	0	\$3,963,969	0.1%	0
19658	Bristol West Insurance Company	16	\$10,612,977	0.3%	396
35955	California Casualty General Ins Co of Oregon	0	\$3,036,185	0.1%	0
15725	Cameron Mutual Insurance Company	7	\$26,341,641	0.6%	70
10052	Chubb National Insurance Company	0	\$2,230,090	0.1%	0
31534	Citizens Insurance Company Of America	0	\$1,464	0.0%	0
15512	Automobile Club Inter-Insurance Exchange	85	\$159,984,339	3.8%	139
40371	Columbia Mutual Insurance Company	0	\$11,278,808	0.3%	0
10204	Consumers Insurance Usa, Inc.	1	\$389,381	0.0%	674
10783	Cornerstone National Insurance Company	6	\$2,807,421	0.1%	561
20982	Country Casualty Insurance Company	0	\$725,478	0.0%	0
20990	Country Mutual Insurance Company	3	\$5,284,410	0.1%	149
21008	Country Preferred Insurance Company	7	\$20,622,880	0.5%	89
18961	Crestbrook Insurance Company	1	\$5,884,932	0.1%	45
21164	Dairyland Insurance Company	0	\$520,237	0.0%	0
42781	Direct General Insurance Company	1	\$521,315	0.0%	504
38067	Economy Preferred Insurance Company	0	\$671,772	0.0%	0

Private Passenger Automobile Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
40649	Economy Premier Assurance Company	1	\$505,712	0.0%	519
21261	Electric Insurance Company A®	2	\$6,530,187	0.2%	80
21415	Employers Mutual Casualty Company	0	\$220,478	0.0%	0
15130	Encompass Indemnity Company	1	\$7,742,499	0.2%	34
10071	Encompass Insurance Company Of America	0	\$77,875	0.0%	0
28746	Equity Insurance Company	3	\$1,240,989	0.0%	635
37915	Essentia Insurance Company	2	\$5,050,042	0.1%	104
25712	Esurance Insurance Company	1	\$947,416	0.0%	277
30210	Esurance Property & Casualty Insurance Co	20	\$30,149,186	0.7%	174
17043	Everett Cash Mutual Insurance Co.	0	\$306,857	0.0%	0
26859	Farm Bureau Town & Country Ins Co Of MO	41	\$107,300,701	2.6%	100
21628	Farmers Insurance Company, Inc.	54	\$193,056,543	4.6%	73
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$42,635	0.0%	0
20281	Federal Insurance Company	0	\$586,739	0.0%	0
10336	First Acceptance Insurance Company, Inc.	0	\$98,355	0.0%	0
13587	First Chicago Insurance Company	14	\$3,748,126	0.1%	981
29980	First Colonial Insurance Company	0	\$5,784	0.0%	0
11185	Foremost Insurance Company Grand Rapids, MI	2	\$6,231,279	0.1%	84
11800	Foremost Property & Casualty Insurance Co	0	\$175,543	0.0%	0
21253	Garrison Property & Casualty Insurance Co	9	\$23,872,170	0.6%	99
41491	GEICO Casualty Company	104	\$279,598,570	6.6%	98
35882	GEICO General Insurance Company	7	\$20,904,840	0.5%	88
22055	GEICO Indemnity Company	11	\$10,822,064	0.3%	267
39322	General Security National Insurance Company	0	\$4,314	0.0%	0
22063	Government Employees Insurance Company	2	\$8,886,831	0.2%	59
20303	Great Northern Insurance Company	0	\$1,589,304	0.0%	0
14117	Grinnell Mutual Reinsurance Company	5	\$6,016,492	0.1%	218
16144	Grinnell Select Insurance Company	7	\$27,423,463	0.7%	67
22357	Hartford Accident & Indemnity Company	0	\$88,185	0.0%	0
29424	Hartford Casualty Insurance Company	2	\$161,506	0.0%	3,251
19682	Hartford Fire Insurance Company	0	\$48,537	0.0%	0
37478	Hartford Insurance Company Of The Midwest	0	\$105,776	0.0%	0
30104	Hartford Underwriters Insurance Company	3	\$3,912,335	0.1%	201
31550	Haulers Insurance Company, Inc.	7	\$3,833,864	0.1%	479
22578	Horace Mann Insurance Company	0	\$1,447,276	0.0%	0
22756	Horace Mann Property & Casualty Ins Co	0	\$709,010	0.0%	0
22268	Infinity Insurance Company	0	\$117,919	0.0%	0
29742	Integon National Insurance Company	0	\$2,266	0.0%	0
23647	Ironshore Indemnity Inc.	0	\$420,865	0.0%	0
10914	Kemper Independence Insurance Company	0	\$53,491	0.0%	0
42404	Liberty Insurance Corporation	1	\$34,686	0.0%	7,569
23035	Liberty Mutual Fire Insurance Company	3	\$4,749,482	0.1%	166
23043	Liberty Mutual Insurance Company	0	\$1,904,880	0.0%	0

Private Passenger Automobile Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
12484	Liberty Mutual Personal Insurance Company	1	\$8,557,228	0.2%	31
36447	LM General Insurance Company	37	\$53,453,222	1.3%	182
33600	LM Insurance Corporation	0	\$1,588,320	0.0%	0
10051	Lyndon Southern Insurance Company	0	\$1,304,993	0.0%	0
14443	Madison Mutual Insurance Company	1	\$3,093,564	0.1%	85
28932	Markel American Insurance Company	0	\$231,219	0.0%	0
31968	Merastar Insurance Company	0	\$10,215	0.0%	0
23353	Meridian Security Insurance Company	4	\$3,010,843	0.1%	349
40169	Metropolitan Casualty Insurance Company	1	\$90,809	0.0%	2,891
25321	Metropolitan Direct Property & Casualty	0	\$234,543	0.0%	0
39950	Metropolitan General Insurance Company	0	\$60,813	0.0%	0
34339	Metropolitan Group Property & Casualty Ins Co	5	\$9,725,993	0.2%	135
26298	Metropolitan Property & Casualty Insurance Co	0	\$5,050,027	0.1%	0
38660	MIC General Insurance Corporation	0	\$79,503	0.0%	0
21687	Mid-century Insurance Company	1	\$3,387	0.0%	9,999
27138	Midvale Indemnity Company	0	\$19,075	0.0%	0
23574	Midwest Family Mutual Insurance Company	1	\$196,236	0.0%	1,338
42447	National General Assurance Company	0	\$98,136	0.0%	0
23728	National General Insurance Company	5	\$3,132,987	0.1%	419
11044	National General Insurance Online Inc	4	\$754,415	0.0%	1,392
22608	National Specialty Insurance Company	0	\$87,296	0.0%	0
26093	Nationwide Affinity Insurance Co Of America	1	\$-277	- 0.0%	9,999
23760	Nationwide General Insurance Company	0	\$6,887,686	0.2%	0
25453	Nationwide Insurance Company Of America	4	\$16,456,512	0.4%	64
23787	Nationwide Mutual Insurance Company	0	\$86,902	0.0%	0
12345	New Horizons Insurance Company Of Missouri	0	\$820,758	0.0%	0
12130	New South Insurance Company	0	\$41,434	0.0%	0
34940	Omni Indemnity Company	1	\$84,735	0.0%	3,098
32700	Owners Insurance Company	13	\$28,130,616	0.7%	121
20346	Pacific Indemnity Company	0	\$395,462	0.0%	0
37648	Permanent General Assurance Corporation	6	\$9,519,899	0.2%	165
13714	Pharmacists Mutual Insurance Company	0	\$389,057	0.0%	0
18058	Philadelphia Indemnity Insurance Company	0	\$1,108,918	0.0%	0
12873	Privilege Underwriters Reciprocal Exchange	2	\$3,164,555	0.1%	166
11851	Progressive Advanced Insurance Company	87	\$225,848,292	5.4%	101
24260	Progressive Casualty Insurance Company	91	\$246,005,663	5.8%	97
16322	Progressive Direct Insurance Company	14	\$10,280,862	0.2%	357
24279	Progressive Max Insurance Company	6	\$9,114,772	0.2%	173
42919	Progressive Northwestern Insurance Company	7	\$12,538,977	0.3%	147
37834	Progressive Preferred Insurance Company	5	\$11,024,239	0.3%	119
34690	Property & Casualty Insurance Co of Hartford	4	\$3,945,240	0.1%	266
43044	Response Insurance Company	0	\$246,134	0.0%	0
36684	Riverport Insurance Company	0	\$372,828	0.0%	0

Private Passenger Automobile Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
10974	Root Insurance Company	11	\$17,676,818	0.4%	163
25405	Safe Auto Insurance Company	9	\$7,832,188	0.2%	302
24740	Safeco Insurance Company Of America	1	\$5,565	0.0%	9,999
39012	Safeco Insurance Company Of Illinois	85	\$185,743,072	4.4%	120
22543	Secura Insurance, A Mutual Company	0	\$30,082	0.0%	0
10239	Secura Supreme Insurance Company	0	\$2,947,659	0.1%	0
11000	Sentinel Insurance Company, Ltd.	0	\$689,252	0.0%	0
21180	Sentry Select Insurance Company	1	\$390,975	0.0%	671
23361	Shelter General Insurance Company	8	\$2,282,872	0.1%	920
23388	Shelter Mutual Insurance Company	64	\$223,870,177	5.3%	75
25127	State Auto Property & Casualty Insurance Co	0	\$649,100	0.0%	0
25135	State Automobile Mutual Insurance Company	5	\$14,447,244	0.3%	91
25143	State Farm Fire & Casualty Company	30	\$49,740,541	1.2%	158
25178	State Farm Mutual Automobile Insurance Co	234	\$846,447,322	20.1%	73
12831	State National Insurance Company, Inc.	0	\$5,846,507	0.1%	0
25180	Stillwater Insurance Company	0	\$236,828	0.0%	0
22683	Teachers Insurance Company	1	\$3,046,666	0.1%	86
28665	The Cincinnati Casualty Company	0	\$126,935	0.0%	0
10677	The Cincinnati Insurance Company	3	\$13,053,810	0.3%	60
33588	The First Liberty Insurance Corporation	0	\$276,143	0.0%	0
22292	The Hanover Insurance Company	0	\$1,800	0.0%	0
19070	The Standard Fire Insurance Company	21	\$85,035,416	2.0%	65
27998	The Travelers Home & Marine Insurance Co	2	\$8,215,948	0.2%	64
42749	Traders Insurance Company	23	\$22,895,391	0.5%	264
36161	Travelers Property Casualty Insurance Company	0	\$462,276	0.0%	0
12188	Trexis Insurance Corporation	8	\$7,154,855	0.2%	294
11004	Trexis One Insurance Corporation	5	\$3,423,950	0.1%	383
27120	Trumbull Insurance Company	1	\$3,945,140	0.1%	67
29459	Twin City Fire Insurance Company	11	\$21,197,130	0.5%	136
13021	United Fire & Casualty Company	0	\$1,246,931	0.0%	0
17647	United Home Insurance Company	0	\$4,143,890	0.1%	0
25941	United Services Automobile Association	20	\$61,052,192	1.5%	86
10915	Unitrin Direct Property & Casualty Company	0	\$112,324	0.0%	0
25909	Unitrin Preferred Insurance Company	0	\$172,654	0.0%	0
40703	Unitrin Safeguard Insurance Company	0	\$584,071	0.0%	0
25968	USAA Casualty Insurance Company	21	\$50,649,552	1.2%	109
18600	USAA General Indemnity Company	8	\$51,626,869	1.2%	41
42889	Victoria Fire & Casualty Company	1	\$-2,507	- 0.0%	9,999
20397	Vigilant Insurance Company	0	\$434,261	0.0%	0
13137	Viking Insurance Company Of Wisconsin	7	\$12,155,948	0.3%	151
27502	Western General Insurance Company	0	\$5,208	0.0%	0
37885	XL Specialty Insurance Company	0	\$5,342	0.0%	0
27090	Young America Insurance Company	1	\$5,173	0.0%	9,999

Private Passenger Automobile Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
	Total	1,602	\$4,205,624,336	100.0%	.

Homeowners

Complaint Indices

Homeowners Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
14184	Acuity, A Mutual Insurance Company	3	\$7,633,822	0.3%	128
33898	Aegis Security Insurance Company	2	\$998,839	0.0%	653
10014	Affiliated FM Insurance Company	0	\$39,442	0.0%	0
19402	AIG Property Casualty Company	0	\$5,319,800	0.2%	0
35300	Allianz Global Risks US Insurance Company	0	\$4,049,463	0.2%	0
42579	Allied Property & Casualty Insurance Company	0	\$792,217	0.0%	0
19240	Allstate Indemnity Company	5	\$12,489,044	0.5%	131
19232	Allstate Insurance Company	5	\$9,332,449	0.4%	175
17230	Allstate Property & Casualty Insurance Company	7	\$12,854,399	0.5%	178
37907	Allstate Vehicle & Property Insurance Company	20	\$45,818,665	1.8%	142
38156	Alpha Property & Casualty Insurance Company	0	\$4,624	0.0%	0
19100	AMCO Insurance Company	1	\$8,520,955	0.3%	38
10111	American Bankers Insurance Company Of FL	12	\$8,062,963	0.3%	485
20427	American Casualty Co Of Reading, Pennsylvania	0	\$4,519	0.0%	0
19690	American Economy Insurance Company	1	\$12,890,160	0.5%	25
29068	American Family Connect P&C Ins Co	3	\$4,232,223	0.2%	231
23450	American Family Home Insurance Company	1	\$506,663	0.0%	643
10386	American Family Insurance Company	27	\$79,944,968	3.1%	110
19275	American Family Mutual Insurance Company, S.i.	84	\$268,889,855	10.5%	102
24066	American Fire & Casualty Company	0	\$330,490	0.0%	0
19380	American Home Assurance Company	0	\$3,538,749	0.1%	0
23469	American Modern Home Insurance Company	1	\$1,722,350	0.1%	189
42722	American Modern Property & Casualty Ins Co	15	\$18,159,313	0.7%	269
38652	American Modern Select Insurance Company	5	\$4,165,443	0.2%	391
39942	American National General Insurance Company	0	\$76,309	0.0%	0
28401	American National Property & Casualty Co	6	\$15,974,207	0.6%	122
19615	American Reliable Insurance Company	0	\$650,033	0.0%	0
42978	American Security Insurance Company	0	\$147,317	0.0%	0
19704	American States Insurance Company	1	\$292,787	0.0%	1,113
10872	American Strategic Insurance Corp	10	\$40,738,685	1.6%	80
19488	Amerisure Insurance Company	0	\$133	0.0%	0
23396	Amerisure Mutual Insurance Company	0	\$183	0.0%	0
11050	Amerisure Partners Insurance Company	0	\$4,353	0.0%	0
42390	Amguard Insurance Company	0	\$209,996	0.0%	0
19976	AMICA Mutual Insurance Company	4	\$7,122,740	0.3%	183
15954	Amtrust Insurance Company	0	\$10,702	0.0%	0
11150	Arch Insurance Company	0	\$74,909	0.0%	0
19801	Argonaut Insurance Company	0	\$16,309	0.0%	0
41459	Armed Forces Insurance Exchange	2	\$1,388,172	0.1%	470
21865	Associated Indemnity Corporation	0	\$58,299	0.0%	0
13412	Austin Mutual Insurance Company	0	\$134,959	0.0%	0
27235	Auto Club Family Insurance Company	43	\$76,710,139	3.0%	183
18988	Auto-owners Insurance Company	20	\$41,828,402	1.6%	156

Homeowners Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
33022	AXA Insurance Company	0	\$423,591	0.0%	0
18279	Bankers Standard Insurance Company	0	\$13,221,790	0.5%	0
32603	Berkley Insurance Company	0	\$10	0.0%	0
20044	Berkshire Hathaway Homestate Insurance Co	0	\$413,224	0.0%	0
22276	Berkshire Hathaway Specialty Insurance Company	0	\$4,663	0.0%	0
20095	Bitco General Insurance Corporation	0	\$30,312	0.0%	0
35955	California Casualty General Ins Co of Oregon	1	\$1,513,530	0.1%	215
15725	Cameron Mutual Insurance Company	3	\$14,233,454	0.6%	69
26905	Century-national Insurance Company	1	\$460,922	0.0%	707
12777	Chubb Indemnity Insurance Company	0	\$302	0.0%	0
10052	Chubb National Insurance Company	0	\$5,943,676	0.2%	0
31534	Citizens Insurance Company Of America	0	\$2,002	0.0%	0
36927	Colony Specialty Insurance Company	0	\$1,010	0.0%	0
40371	Columbia Mutual Insurance Company	0	\$883,345	0.0%	0
19640	Columbia National Insurance Company	0	\$608,917	0.0%	0
20990	Country Mutual Insurance Company	7	\$22,214,845	0.9%	103
18961	Crestbrook Insurance Company	0	\$10,668,647	0.4%	0
42587	Depositors Insurance Company	0	\$79,909	0.0%	0
33499	Dorinco Reinsurance Company	0	\$63,978	0.0%	0
38067	Economy Preferred Insurance Company	0	\$18,801	0.0%	0
40649	Economy Premier Assurance Company	0	\$1,778,839	0.1%	0
21261	Electric Insurance Company Â®	2	\$6,401,241	0.2%	102
21415	Employers Mutual Casualty Company	0	\$381,193	0.0%	0
15130	Encompass Indemnity Company	3	\$7,483,371	0.3%	131
10071	Encompass Insurance Company Of America	0	\$99,535	0.0%	0
25712	Esurance Insurance Company	5	\$4,020,954	0.2%	405
30210	Esurance Property & Casualty Insurance Co	0	\$541,700	0.0%	0
17043	Everett Cash Mutual Insurance Co.	0	\$2,488,704	0.1%	0
35181	Executive Risk Indemnity Inc.	0	\$27	0.0%	0
31925	Falls Lake National Insurance Company	0	\$310,676	0.0%	0
26859	Farm Bureau Town & Country Ins Co Of MO	37	\$133,630,190	5.2%	90
21652	Farmers Insurance Exchange	29	\$120,179,954	4.7%	79
10178	FCCI Insurance Company	0	\$273,835	0.0%	0
20281	Federal Insurance Company	0	\$1,455,688	0.1%	0
11118	Federated Rural Electric Insurance Exchange	0	\$418,563	0.0%	0
21660	Fire Insurance Exchange	8	\$12,988,789	0.5%	201
21873	Fireman's Fund Insurance Company	0	\$1,046,189	0.0%	0
10336	First Acceptance Insurance Company, Inc.	0	\$349	0.0%	0
37710	First American Property & Casualty Ins Co	0	\$88,471	0.0%	0
13587	First Chicago Insurance Company	0	\$2,082	0.0%	0
11185	Foremost Insurance Company Grand Rapids, MI	8	\$26,936,736	1.0%	97
11800	Foremost Property & Casualty Insurance Co	0	\$1,847,553	0.1%	0
21253	Garrison Property & Casualty Insurance Co	3	\$10,252,887	0.4%	95

Homeowners Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
39322	General Security National Insurance Company	0	\$11,077	0.0%	0
23809	Granite State Insurance Company	0	\$445,126	0.0%	0
26832	Great American Alliance Insurance Company	0	\$50,389	0.0%	0
26344	Great American Assurance Company	1	\$47,194	0.0%	6,907
16691	Great American Insurance Company	0	\$151,742	0.0%	0
22136	Great American Insurance Company Of NY	0	\$127,764	0.0%	0
20303	Great Northern Insurance Company	0	\$7,523,877	0.3%	0
14117	Grinnell Mutual Reinsurance Company	0	\$365,257	0.0%	0
22357	Hartford Accident & Indemnity Company	0	\$47,721	0.0%	0
29424	Hartford Casualty Insurance Company	0	\$231,775	0.0%	0
19682	Hartford Fire Insurance Company	0	\$140,094	0.0%	0
37478	Hartford Insurance Company Of The Midwest	4	\$1,647,702	0.1%	791
30104	Hartford Underwriters Insurance Company	2	\$3,681,654	0.1%	177
31550	Haulers Insurance Company, Inc.	0	\$386,499	0.0%	0
20419	Homesite Indemnity Company	9	\$7,343,573	0.3%	400
13927	Homesite Insurance Company Of The Midwest	6	\$15,907,173	0.6%	123
22578	Horace Mann Insurance Company	1	\$1,216,372	0.0%	268
11206	Housing Enterprise Insurance Company Inc	0	\$91,555	0.0%	0
25054	Hudson Insurance Company	0	\$346	0.0%	0
23817	Illinois National Insurance Co.	0	\$1,484	0.0%	0
35408	Imperium Insurance Company	0	\$12,689	0.0%	0
43575	Indemnity Insurance Co Of North America	1	\$3,624,346	0.1%	90
29831	Independent Mutual Fire Insurance Company	0	\$31,168	0.0%	0
10914	Kemper Independence Insurance Company	0	\$187,229	0.0%	0
16023	Lemonade Insurance Company	0	\$489,299	0.0%	0
42404	Liberty Insurance Corporation	17	\$25,469,104	1.0%	218
23035	Liberty Mutual Fire Insurance Company	6	\$6,896,251	0.3%	284
23043	Liberty Mutual Insurance Company	1	\$1,025,033	0.0%	318
12484	Liberty Mutual Personal Insurance Company	3	\$15,022,283	0.6%	65
14400	Lititz Mutual Insurance Company	2	\$8,956,552	0.3%	73
33600	LM Insurance Corporation	1	\$6,221,462	0.2%	52
10051	Lyndon Southern Insurance Company	0	\$34,924	0.0%	0
14443	Madison Mutual Insurance Company	3	\$2,691,009	0.1%	363
28932	Markel American Insurance Company	0	\$377,475	0.0%	0
38970	Markel Insurance Company	0	\$196,484	0.0%	0
22306	Massachusetts Bay Insurance Company	0	\$8,146	0.0%	0
31968	Merastar Insurance Company	0	\$3,492	0.0%	0
34339	Metropolitan Group Property & Casualty Ins Co	1	\$3,819,867	0.1%	85
26298	Metropolitan Property & Casualty Insurance Co	2	\$6,201,494	0.2%	105
21687	Mid-century Insurance Company	4	\$13,987,017	0.5%	93
23574	Midwest Family Mutual Insurance Company	0	\$267,523	0.0%	0
26662	Milford Casualty Insurance Company	0	\$474	0.0%	0
11878	Mutualaid Exchange	1	\$3,998,193	0.2%	82

Homeowners Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
11991	National Casualty Company	0	\$134,489	0.0%	0
15474	National Summit Insurance Company	0	\$275,673	0.0%	0
21881	National Surety Corporation	0	\$721,994	0.0%	0
20141	National Trust Insurance Company	0	\$519,839	0.0%	0
19445	National Union Fire Ins Co Of Pittsburgh, Pa	0	\$396,602	0.0%	0
26093	Nationwide Affinity Insurance Co Of America	13	\$48,563,809	1.9%	87
28223	Nationwide Agribusiness Insurance Company	0	\$23,404,794	0.9%	0
25453	Nationwide Insurance Company Of America	5	\$9,826,918	0.4%	166
23787	Nationwide Mutual Insurance Company	1	\$10,794,469	0.4%	30
23841	New Hampshire Insurance Company	0	\$25,737	0.0%	0
12345	New Horizons Insurance Company Of Missouri	1	\$5,920,151	0.2%	55
23965	Norfolk & Dedham Mutual Fire Insurance Co	0	\$525,851	0.0%	0
29700	North American Elite Insurance Company	0	\$293,055	0.0%	0
29874	North American Specialty Insurance Company	0	\$31,216	0.0%	0
34630	Oak River Insurance Company	0	\$217,639	0.0%	0
24082	Ohio Security Insurance Company	1	\$468,197	0.0%	696
36625	Old Reliable Casualty Company	8	\$1,719,285	0.1%	1,517
20346	Pacific Indemnity Company	0	\$1,966,368	0.1%	0
14982	Penn Millers Insurance Company	0	\$2,983,766	0.1%	0
14974	Pennsylvania Lumbermens Mutual Insurance Co	0	\$1,470,183	0.1%	0
13714	Pharmacists Mutual Insurance Company	0	\$328,512	0.0%	0
18058	Philadelphia Indemnity Insurance Company	0	\$1,565	0.0%	0
37257	Praetorian Insurance Company	1	\$1,154,569	0.0%	282
12873	Privilege Underwriters Reciprocal Exchange	0	\$7,200,277	0.3%	0
34312	Producers Agriculture Insurance Company	0	\$1,099,471	0.0%	0
24260	Progressive Casualty Insurance Company	6	\$6,755,781	0.3%	290
34690	Property & Casualty Insurance Co of Hartford	2	\$6,575,785	0.3%	99
39217	QBE Insurance Corporation	1	\$1,510,401	0.1%	216
13056	RLI Insurance Company	0	\$3,938	0.0%	0
10974	Root Insurance Company	1	\$92,738	0.0%	3,515
22314	RSUI Indemnity Company	0	\$2,791,888	0.1%	0
24740	Safeco Insurance Company Of America	24	\$128,319,993	5.0%	61
13815	Safety Specialty Insurance Company	0	\$27,920	0.0%	0
15580	Scottsdale Indemnity Company	0	\$7,849	0.0%	0
22543	Secura Insurance, A Mutual Company	0	\$200,118	0.0%	0
10239	Secura Supreme Insurance Company	1	\$2,210,156	0.1%	147
19879	Security National Insurance Company	0	\$3,504	0.0%	0
12572	Selective Insurance Company Of America	0	\$1,664,059	0.1%	0
19259	Selective Insurance Company Of South Carolina	0	\$1,208,403	0.0%	0
39926	Selective Insurance Company Of The Southeast	0	\$525,469	0.0%	0
11000	Sentinel Insurance Company, Ltd.	0	\$516,897	0.0%	0
23361	Shelter General Insurance Company	0	\$182,736	0.0%	0
23388	Shelter Mutual Insurance Company	33	\$168,829,162	6.6%	64

Homeowners Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
19216	Southern Insurance Company	0	\$1,420	0.0%	0
24376	Spinnaker Insurance Company	2	\$4,495,712	0.2%	145
42986	Standard Guaranty Insurance Company	1	\$12,235,904	0.5%	27
18023	Star Insurance Company	0	\$13,396	0.0%	0
40045	Starnet Insurance Company	0	\$15,391	0.0%	0
25127	State Auto Property & Casualty Insurance Co	0	\$3,324,192	0.1%	0
25135	State Automobile Mutual Insurance Company	7	\$18,457,882	0.7%	124
25143	State Farm Fire & Casualty Company	157	\$590,945,463	23.0%	87
25180	Stillwater Insurance Company	0	\$2,830,553	0.1%	0
12866	T.h.e. Insurance Company	0	\$4,930	0.0%	0
22683	Teachers Insurance Company	1	\$2,117,668	0.1%	154
42376	Technology Insurance Company, Inc.	0	\$52	0.0%	0
21857	The American Insurance Company	0	\$473,791	0.0%	0
19062	The Automobile Ins Co Of Hartford, Connecticut	0	\$1,702,205	0.1%	0
25615	The Charter Oak Fire Insurance Company	0	\$270,481	0.0%	0
28665	The Cincinnati Casualty Company	0	\$200,271	0.0%	0
10677	The Cincinnati Insurance Company	0	\$16,442,591	0.6%	0
35289	The Continental Insurance Company	0	\$22,965	0.0%	0
22292	The Hanover Insurance Company	0	\$4,854	0.0%	0
19429	The Insurance Company Of The State Of PA	0	\$3,010,013	0.1%	0
24074	The Ohio Casualty Insurance Company	0	\$156,761	0.0%	0
25623	The Phoenix Insurance Company	0	\$274,400	0.0%	0
19070	The Standard Fire Insurance Company	2	\$7,488,063	0.3%	87
27998	The Travelers Home & Marine Insurance Co	17	\$49,383,747	1.9%	112
25658	The Travelers Indemnity Company	0	\$235,640	0.0%	0
25666	The Travelers Indemnity Company Of America	0	\$1,208,304	0.0%	0
25682	The Travelers Indemnity Company Of CT	0	\$179,738	0.0%	0
44245	Toggle Insurance Company	1	\$161,214	0.0%	2,022
11027	Tower Hill Prime Insurance Company	0	\$374,207	0.0%	0
42749	Traders Insurance Company	0	\$78,115	0.0%	0
38130	Travelers Personal Insurance Company	10	\$32,639,942	1.3%	100
25674	Travelers Prop Casualty Co of America	0	\$97,443	0.0%	0
36161	Travelers Property Casualty Insurance Company	0	\$1,998,914	0.1%	0
27120	Trumbull Insurance Company	5	\$8,630,689	0.3%	189
29459	Twin City Fire Insurance Company	0	\$1,192,893	0.0%	0
13021	United Fire & Casualty Company	1	\$1,653,180	0.1%	197
17647	United Home Insurance Company	4	\$7,712,795	0.3%	169
25941	United Services Automobile Association	13	\$50,556,905	2.0%	84
10915	Unitrin Direct Property & Casualty Company	0	\$50,938	0.0%	0
25909	Unitrin Preferred Insurance Company	1	\$231,486	0.0%	1,408
40703	Unitrin Safeguard Insurance Company	0	\$1,034,405	0.0%	0
25968	USAA Casualty Insurance Company	7	\$30,086,110	1.2%	76
18600	USAA General Indemnity Company	11	\$28,182,500	1.1%	127

Homeowners Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
10815	Verlan Fire Insurance Company	0	\$487,974	0.0%	0
20397	Vigilant Insurance Company	0	\$1,874,486	0.1%	0
44393	West American Insurance Company	0	\$27,461	0.0%	0
15350	West Bend Mutual Insurance Company	0	\$5,713,654	0.2%	0
24112	Westfield Insurance Company	0	\$429,103	0.0%	0
39845	Westport Insurance Corporation	0	\$440,486	0.0%	0
37885	XL Specialty Insurance Company	0	\$2,763	0.0%	0
Total		788	\$2,568,719,667	100.0%	.

A&H Insurance

Complaint Indices

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
20796	21st Century Premier Insurance Company	0	\$2,079	0.0%	0
80985	4 Ever Life Insurance Company	0	\$3,947,586	0.0%	0
77879	5 Star Life Insurance Company	0	\$2,209	0.0%	0
71854	AAA Life Insurance Company	1	\$1,634,796	0.0%	174
71471	Ability Insurance Company	2	\$2,190,942	0.0%	260
63444	Accendo Insurance Company	0	\$5,583	0.0%	0
22667	Ace American Insurance Company	0	\$2,952,469	0.0%	0
12278	Advantica Insurance Company	1	\$2,880,589	0.0%	99
33898	Aegis Security Insurance Company	0	\$27,586	0.0%	0
78700	Aetna Health & Life Insurance Company	0	\$1,286,198	0.0%	0
72052	Aetna Health Insurance Company	0	\$6,877	0.0%	0
60054	Aetna Life Insurance Company	74	\$383,773,493	4.7%	55
82406	All Savers Insurance Company	4	\$64,381,982	0.8%	18
90611	Allianz Life Insurance Co Of North America	6	\$4,679,494	0.1%	365
64190	Allianz Life Insurance Company Of New York	0	\$5,888	0.0%	0
60186	Allstate Life Insurance Company	3	\$372,302	0.0%	2,294
70874	Allstate Life Insurance Company Of New York	0	\$6,919	0.0%	0
60216	Amalgamated Life Insurance Company	0	\$243,309	0.0%	0
19720	American Alternative Insurance Corporation	0	\$1,709,016	0.0%	0
10111	American Bankers Insurance Company Of FL	0	\$1,774	0.0%	0
60275	American Bankers Life Assurance Co Of FL	0	\$85,536	0.0%	0
12321	American Continental Insurance Company	6	\$8,655,487	0.1%	197
60380	American Family Life Assurance Co (AFLAC)	17	\$99,571,520	1.2%	49
19275	American Family Mutual Insurance Company.	7	\$5,843,282	0.1%	341
98736	American Federated Life Insurance Company	0	\$1,148,328	0.0%	0
60410	American Fidelity Assurance Company	0	\$16,830,029	0.2%	0
69337	American Financial Security Life Insurance Co	2	\$148,212	0.0%	3,842
60488	American General Life Insurance Company	3	\$2,088,113	0.0%	409
60518	American Health & Life Insurance Company	0	\$2,228,897	0.0%	0
60534	American Heritage Life Insurance Company	4	\$16,559,192	0.2%	69
19380	American Home Assurance Company	0	\$967	0.0%	0
60577	American Income Life Insurance Company	0	\$1,852,138	0.0%	0
60739	American National Insurance Company	0	\$418,080	0.0%	0
71773	American National Life Ins Co Of TX	0	\$932,164	0.0%	0
80624	American Progressive Life & Health Ins Co	0	\$4,910	0.0%	0
60801	American Public Life Ins Co	0	\$1,710,967	0.0%	0
67679	American Republic Corp Insurance Company	0	\$4,424,565	0.1%	0
60836	American Republic Insurance Company	0	\$10,300,733	0.1%	0
88366	American Retirement Life Insurance Company	1	\$2,103,408	0.0%	135
19704	American States Insurance Company	0	\$1,295	0.0%	0
60895	American United Life Insurance Company	0	\$1,792,716	0.0%	0
61999	Americo Financial Life & Annuity Ins Co	1	\$4,074,088	0.0%	70
61301	Ameritas Life Insurance Corp.	1	\$13,534,395	0.2%	21

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
27928	Amex Assurance Company	0	\$346,218	0.0%	0
60250	Amfirst Insurance Company	0	\$88,859	0.0%	0
28207	Anthem Insurance Companies, Inc.	0	\$18,656,648	0.2%	0
61069	Anthem Life Insurance Company	0	\$3,383,005	0.0%	0
11150	Arch Insurance Company	0	\$119,821	0.0%	0
43460	Aspen American Insurance Company	0	\$2,150,527	0.0%	0
11558	AssuranceAmerica Insurance Company	0	\$65,295	0.0%	0
56499	Assured Life Association	0	\$798,419	0.0%	0
71439	Assurity Life Insurance Company	1	\$2,201,463	0.0%	129
61492	Athene Annuity & Life Assurance Company	0	\$174,360	0.0%	0
61689	Athene Annuity & Life Company	0	\$3,204	0.0%	0
61093	Atlanta Life Insurance Company	0	\$555	0.0%	0
27154	Atlantic Specialty Insurance Company	0	\$554,498	0.0%	0
84522	Auto Club Life Insurance Company	0	\$32,336	0.0%	0
61190	Auto-owners Life Insurance Company	0	\$510,568	0.0%	0
37273	Axis Insurance Company	1	\$1,652,691	0.0%	172
61212	Baltimore Life Insurance Company	0	\$2,216	0.0%	0
71919	Bankers Fidelity Assurance Company	0	\$25,077	0.0%	0
61239	Bankers Fidelity Life Insurance Company	0	\$1,059,527	0.0%	0
61263	Bankers Life & Casualty Company	22	\$22,489,156	0.3%	278
94250	Banner Life Insurance Company	0	\$114,553	0.0%	0
38245	BCS Insurance Company	0	\$2,915,721	0.0%	0
37540	Beazley Insurance Company Inc	0	\$8,126,773	0.1%	0
64890	Berkley Life & Health Insurance Company	0	\$20,270,947	0.2%	0
22276	Berkshire Hathaway Specialty Insurance Co	0	\$1,585,850	0.0%	0
71714	Berkshire Life Insurance Company Of America	0	\$6,592,291	0.1%	0
90638	Best Life & Health Insurance Company	2	\$745,659	0.0%	764
47171	Blue Cross & Blue Shield Of Kansas City	209	\$798,236,633	9.7%	75
61476	Boston Mutual Life Insurance Company	0	\$523,401	0.0%	0
87726	Brighthouse Life Insurance Company	4	\$1,511,804	0.0%	753
56030	Catholic Financial Life	0	\$555	0.0%	0
57487	Catholic Order Of Foresters	0	\$28,224	0.0%	0
19518	Catlin Insurance Company, Inc.	0	\$28,593	0.0%	0
80799	Celtic Insurance Company	417	\$302,757,098	3.7%	392
61735	Central Security Life Insurance Company	0	\$856	0.0%	0
61751	Central States Health & Life Co. Of Omaha	1	\$682,245	0.0%	417
34274	Central States Indemnity Co. Of Omaha	0	\$363,877	0.0%	0
80896	Centre Life Insurance Company	0	\$93,741	0.0%	0
62383	Centurion Life Insurance Company	0	\$1,302	0.0%	0
61859	Christian Fidelity Life Insurance Company	1	\$3,950,080	0.0%	72
71463	CICA Life Insurance Company Of America	0	\$200	0.0%	0
67369	CIGNA Health & Life Insurance Company	269	\$681,702,052	8.3%	112
61727	CIGNA National Health Insurance Company	0	\$51,766	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
76236	Cincinnati Life Insurance Company	0	\$52,411	0.0%	0
61921	Citizens Security Life Insurance Company	0	\$5,330,558	0.1%	0
78301	Clear Spring Health Insurance Company	0	\$324,653	0.0%	0
62626	CMFG Life Insurance Company	4	\$5,937,333	0.1%	192
62049	Colonial Life & Accident Insurance Company	3	\$14,738,584	0.2%	58
62065	Colonial Penn Life Insurance Company	6	\$12,273,406	0.1%	139
84786	Colorado Bankers Life Insurance Company	0	\$7,229	0.0%	0
62103	Columbian Mutual Life Insurance Company	0	\$3,167	0.0%	0
99937	Columbus Life Insurance Company	0	\$43	0.0%	0
62146	Combined Insurance Company Of America	6	\$23,942,233	0.3%	71
81426	Commercial Travelers Life Insurance Company	0	\$9,373	0.0%	0
84824	Commonwealth Annuity & Life Insurance Co	0	\$1,972	0.0%	0
77828	Companion Life Insurance Company	8	\$34,727,959	0.4%	66
60984	Compbenefits Insurance Company	0	\$21,116	0.0%	0
62308	Connecticut General Life Insurance Company	0	\$95,949	0.0%	0
71730	Continental American Insurance Company	3	\$14,108,860	0.2%	61
20443	Continental Casualty Company	6	\$7,390,880	0.1%	231
71404	Continental General Insurance Company	1	\$3,763,067	0.0%	76
68500	Continental Life Ins Co Of Brentwood, TN	5	\$7,336,231	0.1%	194
62553	Country Life Insurance Company	0	\$1,096,686	0.0%	0
81973	Coventry Health & Life Insurance Company	24	\$32,786,952	0.4%	208
60040	Cox Health Systems Insurance Company	42	\$144,289,868	1.8%	83
56634	Croatian Fraternal Union Of America	0	\$429	0.0%	0
56138	CSA Fraternal Life	0	\$597	0.0%	0
71129	Dearborn Life Insurance Company	0	\$1,554,621	0.0%	0
62634	Delaware American Life Insurance Company	0	\$11,247	0.0%	0
96265	Dental Care Plus, Inc.	2	\$694,889	0.0%	819
73474	Dentegra Insurance Company	0	\$4,202,526	0.1%	0
67636	Dsm USA Insurance Company, Inc.	5	\$229,278	0.0%	6,208
85561	Elips Life Insurance Company	0	\$138,035	0.0%	0
12747	Elixir Insurance Company	0	\$721,718	0.0%	0
62928	EMC National Life Company	0	\$56,699	0.0%	0
62944	Equitable Financial Life Insurance Company	0	\$239,507	0.0%	0
78077	Equitable Financial Life Insurance Co Of Amer.	0	\$687,495	0.0%	0
26921	Everest Reinsurance Company	11	\$14,193,141	0.2%	221
35157	Fair American Insurance & Reinsurance Co	0	\$909,022	0.0%	0
70742	Family Benefit Life Insurance Company	0	\$1,645	0.0%	0
77968	Family Heritage Life Insurance Co Of America	0	\$9,153,495	0.1%	0
63053	Family Life Insurance Company	0	\$188,266	0.0%	0
63118	Farm Bureau Life Ins Co of MO	0	\$150,164	0.0%	0
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$261	0.0%	0
63177	Farmers New World Life Insurance Company	0	\$607,040	0.0%	0
20281	Federal Insurance Company	10	\$2,586,091	0.0%	1,101

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
63223	Federal Life Insurance Company	0	\$882	0.0%	0
63258	Federated Life Insurance Company	0	\$1,030,427	0.0%	0
13935	Federated Mutual Insurance Company	1	\$382,088	0.0%	745
63290	Fidelity Life Association	0	\$13,093	0.0%	0
71870	Fidelity Security Life Insurance Company	3	\$20,863,433	0.3%	41
69140	First Allmerica Financial Life Insurance Co	0	\$111	0.0%	0
64696	First Continental Life & Accident Insurance Co	1	\$2,690,512	0.0%	106
90328	First Health Life & Health Insurance Company	1	\$1,729,431	0.0%	165
91642	Forethought Life Insurance Company	1	\$715,552	0.0%	398
62324	Freedom Life Insurance Company Of America	6	\$13,511,666	0.2%	126
63657	Garden State Life Insurance Company	0	\$4,435	0.0%	0
65536	Genworth Life & Annuity Insurance Company	0	\$425,231	0.0%	0
70025	Genworth Life Insurance Company	33	\$48,248,030	0.6%	195
70939	Gerber Life Insurance Company	1	\$16,491,409	0.2%	17
91472	Globe Life & Accident Insurance Company	0	\$1,680,062	0.0%	0
62286	Golden Rule Insurance Company	45	\$69,703,012	0.8%	184
22063	Government Employees Insurance Company	0	\$257	0.0%	0
63967	Government Personnel Mutual Life Ins Co	0	\$428,425	0.0%	0
67059	Gpm Health & Life Insurance Company	0	\$1,010,132	0.0%	0
16691	Great American Insurance Company	0	\$5,356,219	0.1%	0
63312	Great American Life Insurance Company	1	\$206,045	0.0%	1,382
33723	Great American Spirit Insurance Company	0	\$45,173	0.0%	0
18694	Great Midwest Insurance Company	0	\$3,087,674	0.0%	0
20303	Great Northern Insurance Company	0	\$18,862	0.0%	0
90212	Great Southern Life Insurance Company	0	\$11,612	0.0%	0
68322	Great-West Life & Annuity Insurance Company	0	\$696,792	0.0%	0
22322	Greenwich Insurance Company	0	\$2,023,306	0.0%	0
64211	Guarantee Trust Life Insurance Company	5	\$11,440,740	0.1%	124
64238	Guaranty Income Life Insurance Company	1	\$55,144	0.0%	5,163
64246	Guardian Life Insurance Company Of America	38	\$65,514,623	0.8%	165
19682	Hartford Fire Insurance Company	0	\$52,468	0.0%	0
70815	Hartford Life & Accident Insurance Company	8	\$56,798,786	0.7%	40
92711	HCC Life Insurance Company	4	\$55,684,286	0.7%	20
70670	Health Care Service Corporation	0	\$1,846,279	0.0%	0
78972	Healthy Alliance Life Insurance Company	711	\$1,690,676,087	20.6%	120
66214	Heartland National Life Insurance Company	0	\$1,764,667	0.0%	0
93440	HM Life Insurance Company	0	\$4,851,293	0.1%	0
64513	Horace Mann Life Insurance Company	0	\$16,624	0.0%	0
73288	Humana Insurance Company	76	\$199,094,361	2.4%	109
70580	HumanaDental Insurance Company	8	\$7,117,186	0.1%	320
91693	IA American Life Insurance Company	0	\$181	0.0%	0
97764	IdeaLife Insurance Company	0	\$27,516	0.0%	0
64580	Illinois Mutual Life Insurance Company	0	\$1,371,703	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
26581	Independence American Insurance Company	11	\$3,205,931	0.0%	977
81779	Individual Assur Co Life Hlth & Acc	1	\$9,307,720	0.1%	31
29742	Integon National Insurance Company	0	\$2,207,265	0.0%	0
63487	Investors Life Insurance Co Of North America	0	\$49	0.0%	0
23647	Ironshore Indemnity Inc.	0	\$6,739,256	0.1%	0
65056	Jackson National Life Insurance Company	0	\$559,653	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$24,764	0.0%	0
65080	John Alden Life Insurance Company	2	\$340,157	0.0%	1,674
93610	John Hancock Life & Health Insurance Company	0	\$51,143	0.0%	0
65838	John Hancock Life Insurance Company (usa	14	\$29,552,895	0.4%	135
60053	Kaiser Permanente Insurance Company	0	\$471,160	0.0%	0
65129	Kansas City Life Insurance Company	0	\$5,986,159	0.1%	0
58033	Knights Of Columbus	1	\$3,828,503	0.0%	74
74799	Leaders Life Insurance Company	0	\$6,921	0.0%	0
68543	Liberty Bankers Life Insurance Company	0	\$4,524	0.0%	0
19917	Liberty Insurance Underwriters Inc.	0	\$1,984,502	0.0%	0
65331	Liberty National Life Insurance Company	0	\$3,442,041	0.0%	0
65498	Life Insurance Company Of North America	11	\$49,110,202	0.6%	64
65528	Life Insurance Company Of The Southwest	0	\$128	0.0%	0
97691	Life Of The South Insurance Company	0	\$830,068	0.0%	0
77720	LifeSecure Insurance Co.	0	\$800,329	0.0%	0
99724	Lifeshield National Insurance Co.	65	\$6,070,052	0.1%	3,049
65595	Lincoln Benefit Life Company	4	\$1,457,618	0.0%	781
65927	Lincoln Heritage Life Insurance Company	0	\$32,272	0.0%	0
62057	Lincoln Life & Annuity Company Of New York	0	\$29,491	0.0%	0
65315	Lincoln Life Assurance Company Of Boston	5	\$24,893,031	0.3%	57
65722	Loyal American Life Insurance Company	4	\$4,156,690	0.1%	274
73504	Lumico Life Insurance Company	1	\$1,978,163	0.0%	144
65781	Madison National Life Insurance Company, Inc.	2	\$409,119	0.0%	1,392
61018	Magna Insurance Company	0	\$15,935	0.0%	0
67083	Manhattan National Life Insurance Company	0	\$590	0.0%	0
61883	Manhattanlife Assurance Company Of America	10	\$5,573,253	0.1%	511
38970	Markel Insurance Company	0	\$199,940	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	3	\$10,722,872	0.1%	80
69515	MedAmerica Insurance Company	0	\$1,055,903	0.0%	0
63762	Medco Containment Life Insurance Company	0	\$25,058,825	0.3%	0
12459	Medica Insurance Company	12	\$13,286,656	0.2%	257
79987	Medico Corp Life Insurance Company	0	\$178,184	0.0%	0
31119	Medico Insurance Company	0	\$4,049,050	0.0%	0
18750	Merit Health Insurance Company	0	\$531,636	0.0%	0
65978	Metropolitan Life Insurance Company	28	\$130,876,724	1.6%	61
97136	Metropolitan Tower Life Insurance Company	0	\$114,620	0.0%	0
66087	Mid-west National Life Insurance Co Of TN	0	\$120,434	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
66168	Minnesota Life Insurance Company	0	\$11,684,532	0.1%	0
76040	Missouri Valley Life & Health Insurance Co	0	\$39,072,751	0.5%	0
57541	Modern Woodmen Of America	0	\$46	0.0%	0
81442	Monitor Life Insurance Company Of New York	0	\$1,680,085	0.0%	0
66370	MONY Life Insurance Company	1	\$136,957	0.0%	2,079
80020	Mountain Life Insurance Company	0	\$71,061	0.0%	0
88668	Mutual Of America Life Insurance Company	0	\$47,714	0.0%	0
71412	Mutual Of Omaha Insurance Company	10	\$123,136,952	1.5%	23
66427	Mutual Trust Life Insurance Company	0	\$663	0.0%	0
93734	Nassau Life & Annuity Company	0	\$332,689	0.0%	0
67814	Nassau Life Insurance Company	0	\$19,250	0.0%	0
68284	Nassau Life Insurance Company Of Kansas	1	\$130,267	0.0%	2,185
61409	National Benefit Life Insurance Company	0	\$20,056	0.0%	0
11991	National Casualty Company	0	\$55,968	0.0%	0
98205	National Foundation Life Insurance Company	0	\$717,821	0.0%	0
66583	National Guardian Life Insurance Company	1	\$7,950,945	0.1%	36
82538	National Health Insurance Company	12	\$14,657,615	0.2%	233
66680	National Life Insurance Company	0	\$84,982	0.0%	0
87963	National Teachers Assoc Life Ins Co	3	\$1,938,953	0.0%	440
19445	National Union Fire Insurance Co Of Pitt. PA	0	\$4,932,261	0.1%	0
66869	Nationwide Life Insurance Company	0	\$6,474,833	0.1%	0
23787	Nationwide Mutual Insurance Company	0	\$1,269,739	0.0%	0
91626	New England Life Insurance Company	0	\$63,300	0.0%	0
69698	New Era Life Ins Co of the Midwest	0	\$36,841	0.0%	0
64548	New York Life Group Insurance Co Of NY	0	\$283,296	0.0%	0
66915	New York Life Insurance Company	1	\$8,160,118	0.1%	35
81264	Nippon Life Insurance Company Of America	0	\$41,453	0.0%	0
68349	North American Insurance Company	1	\$1,286,572	0.0%	221
69000	Northwestern Long Term Care Insurance Co	1	\$17,548,945	0.2%	16
68446	Oceanview Life & Annuity Company	0	\$3,503	0.0%	0
89206	Ohio National Life Assurance Corporation	0	\$520,150	0.0%	0
67172	Ohio National Life Insurance Company	0	\$119,863	0.0%	0
67199	Old American Insurance Company	0	\$12,261	0.0%	0
67261	Old Republic Life Insurance Company	0	\$22,025	0.0%	0
67326	Old Surety Life Insurance Company	0	\$15,077,255	0.2%	0
76007	Old United Life Insurance Company	0	\$10,143	0.0%	0
88080	Omaha Health Insurance Company	0	\$3,408,393	0.0%	0
13100	Omaha Insurance Company	1	\$46,014,617	0.6%	6
12533	Opticare Of Utah, Inc	0	\$30,359	0.0%	0
15777	Oscar Insurance Company	0	\$2,592,019	0.0%	0
76112	Oxford Life Insurance Company	0	\$989,507	0.0%	0
67393	Ozark National Life Insurance Company	1	\$45,854	0.0%	6,209
67539	Pan-American Life Insurance Company	0	\$3,003,457	0.0%	0

Accident and Health Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
11835	Partnerre America Insurance Company	0	\$1,818,983	0.0%	0
93777	Pavonia Life Insurance Company Of MI	1	\$21,338	0.0%	9,999
67628	Pekin Life Insurance Company	0	\$1,476,896	0.0%	0
67784	Philadelphia American Life Insurance Company	1	\$3,581,906	0.0%	79
18058	Philadelphia Indemnity Insurance Company	0	\$331,791	0.0%	0
72125	Physicians Life Insurance Company	0	\$1,136,368	0.0%	0
80578	Physicians Mutual Insurance Company	3	\$7,279,548	0.1%	117
97152	Plateau Insurance Company	0	\$119,926	0.0%	0
65919	Primerica Life Insurance Company	0	\$2,392	0.0%	0
61271	Principal Life Insurance Company	12	\$45,786,777	0.6%	75
68047	Professional Insurance Company	0	\$166,396	0.0%	0
68136	Protective Life Insurance Company	0	\$154,356	0.0%	0
67903	Provident American Life & Health Insurance Co	0	\$37,540	0.0%	0
68195	Provident Life & Accident Insurance Company	2	\$12,375,468	0.2%	46
68209	Provident Life & Casualty Insurance Company	0	\$276,188	0.0%	0
71390	Puritan Life Insurance Company Of America	1	\$687,213	0.0%	414
39217	QBE Insurance Corporation	0	\$10,507,845	0.1%	0
68381	Reliance Standard Life Insurance Company	1	\$15,755,613	0.2%	18
61360	Reliastar Life Ins Co of NY	1	\$641,450	0.0%	444
67105	Reliastar Life Insurance Company	0	\$26,496,604	0.3%	0
61700	Renaissance Life & Health Insurance Co	2	\$1,765,854	0.0%	322
68462	Reserve National Insurance Company	5	\$8,363,378	0.1%	170
65005	Riversource Life Insurance Company	4	\$4,819,810	0.1%	236
57657	Royal Neighbors Of America	0	\$95,083	0.0%	0
61573	Royalty Capital Life Insurance Company	0	\$12	0.0%	0
60183	S.usa Life Insurance Company, Inc.	0	\$194,142	0.0%	0
60176	Sbli USA Life Insurance Company, Inc.	0	\$2,365	0.0%	0
93742	Securian Life Insurance Company	0	\$3,322,652	0.0%	0
68772	Security Mutual Life Insurance Company Of NY	0	\$327	0.0%	0
69485	Security National Life Insurance Company	0	\$787	0.0%	0
76325	Senior Health Insurance Company of PA	3	\$1,098,830	0.0%	777
24988	Sentry Insurance A Mutual Company	0	\$19,267	0.0%	0
68810	Sentry Life Insurance Company	0	\$9,869	0.0%	0
97241	Settlers Life Insurance Company	0	\$885	0.0%	0
65757	Shelter Life Insurance Company	0	\$3,830,285	0.0%	0
89958	Shelterpoint Insurance Company	0	\$41,418	0.0%	0
68845	Shenandoah Life Insurance Company	0	\$181,676	0.0%	0
62952	Silac Insurance Company	6	\$8,846,371	0.1%	193
12575	Silverscript Insurance Company	0	\$90,632,646	1.1%	0
38776	Sirius America Insurance Company	0	\$6,200,806	0.1%	0
57673	Slovene National Benefit Society	0	\$118	0.0%	0
16592	Ssm Health Insurance Company	0	\$9,069,550	0.1%	0
42986	Standard Guaranty Insurance Company	0	\$8,626	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
69019	Standard Insurance Company	1	\$38,468,924	0.5%	7
86355	Standard Life & Accident Insurance Company	0	\$1,617,536	0.0%	0
71706	Standard Life & Casualty Insurance Company	1	\$55,384	0.0%	5,140
69078	Standard Security Life Insurance Co Of NY	2	\$350,259	0.0%	1,626
68985	Starmount Life Insurance Company	1	\$2,843,873	0.0%	100
38318	Starr Indemnity & Liability Company	0	\$43,337	0.0%	0
25178	State Farm Mutual Automobile Insurance Co	3	\$30,695,046	0.4%	28
69132	State Mutual Insurance Company	1	\$4,186,357	0.1%	68
89184	Sterling Investors Life Insurance Company	2	\$383,302	0.0%	1,485
77399	Sterling Life Insurance Company	0	\$2,453,353	0.0%	0
80926	Sun Life & Health Insurance Company (u.s.	0	\$291,777	0.0%	0
13175	Surency Life & Health Insurance Co.	2	\$1,224,214	0.0%	465
69310	Surety Life Insurance Company	0	\$189,901	0.0%	0
68608	Symetra Life Insurance Company	1	\$13,043,310	0.2%	22
71153	Talcott Resolution Life & Annuity Insurance Co	0	\$4,771	0.0%	0
88072	Talcott Resolution Life Insurance Company	0	\$524,680	0.0%	0
69345	Teachers Ins & Annuity Assn of America	0	\$276,163	0.0%	0
60542	The American Home Life Insurance Company	0	\$338	0.0%	0
61832	The Chesapeake Life Insurance Company	5	\$6,052,373	0.1%	235
64149	The Epic Life Insurance Company	0	\$77,914	0.0%	0
65676	The Lincoln National Life Insurance Company	12	\$21,065,044	0.3%	162
65870	The Manhattan Life Insurance Company	8	\$18,347,259	0.2%	124
21105	The North River Insurance Company	0	\$67,661	0.0%	0
67091	The Northwestern Mutual Life Insurance Co	0	\$29,236,003	0.4%	0
56383	The Order Of United Commercial Travelers Of Ame	0	\$643,369	0.0%	0
67598	The Paul Revere Life Insurance Company	0	\$2,167,533	0.0%	0
67644	The Penn Mututal Life Insurance Company	0	\$18,787	0.0%	0
68241	The Prudential Insurance Company Of America	5	\$25,458,716	0.3%	56
68357	The Reliable Life Insurance Company	0	\$296,685	0.0%	0
69116	The State Life Insurance Company	3	\$564,393	0.0%	1,513
56006	The Travelers Protective Association Of America	0	\$16,428	0.0%	0
80659	The United States Business Of The Canada Life Assurance Comp	0	\$36,965	0.0%	0
70483	The Western & Southern Life Insurance Co	0	\$525,490	0.0%	0
56014	Thrivent Financial For Lutherans	1	\$10,959,499	0.1%	26
60142	TIAA-CREF Life Insurance Company	0	\$111,431	0.0%	0
69477	Time Insurance Company	1	\$3,141,509	0.0%	91
10952	Transamerica Casualty Insurance Company	0	\$25,335	0.0%	0
70688	Transamerica Financial Life Ins Co	0	\$23,413	0.0%	0
86231	Transamerica Life Insurance Company	39	\$48,701,389	0.6%	228
92525	Truassure Insurance Company	1	\$537,338	0.0%	530
61425	Trustmark Insurance Company	0	\$1,128,214	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
62863	Trustmark Life Insurance Company	0	\$3,552,254	0.0%	0
29599	US Specialty Insurance Company	0	\$12,482	0.0%	0
80314	Unicare Life & Health Insurance Company	0	\$14,183	0.0%	0
11121	Unified Life Insurance Company	0	\$2,530,018	0.0%	0
91529	Unimerica Insurance Company	0	\$11,349,373	0.1%	0
62596	Union Fidelity Life Insurance Company	1	\$368,670	0.0%	772
69744	Union Labor Life Insurance Company	0	\$2,582,854	0.0%	0
70408	Union Security Insurance Company	7	\$15,218,728	0.2%	131
92916	United American Insurance Company	3	\$8,572,450	0.1%	100
85766	United Concordia Insurance Company	1	\$2,541,627	0.0%	112
63983	United Heritage Life Insurance Company	0	\$1,510	0.0%	0
69922	United Home Life Insurance Company	0	\$806	0.0%	0
69930	United Insurance Company Of America	0	\$77,565	0.0%	0
69973	United Life Insurance Company	0	\$11,948	0.0%	0
92703	United National Life Ins Co of America	0	\$780,882	0.0%	0
69868	United Of Omaha Life Insurance Company	0	\$39,815,800	0.5%	0
42129	United Security Assurance Company Of PA	1	\$1,076,934	0.0%	264
81108	United Security Health & Casualty Insurance Co	1	\$169,951	0.0%	1,675
58068	United States Branch Of The Independent Order Of Foresters	0	\$79,756	0.0%	0
80802	United States Branch Of The Sun Life Assurance Company Of Ca	4	\$84,340,303	1.0%	14
21113	United States Fire Insurance Company	1	\$17,554,627	0.2%	16
70106	United States Life Insurance Company In The City Of New York	0	\$259,231	0.0%	0
72850	United World Life Insurance Company	0	\$2,157,763	0.0%	0
79413	UnitedHealthcare Insurance Company	359	\$1,361,190,129	16.6%	75
84549	UnitedHealthcare Ins Co Of America	0	\$626,556	0.0%	0
97179	UnitedHealthcare Life Insurance Company	1	\$989,051	0.0%	288
70130	Universal Guaranty Life Insurance Company	0	\$485	0.0%	0
67601	Unum Insurance Company	0	\$484,602	0.0%	0
62235	Unum Life Insurance Company Of America	10	\$69,464,959	0.8%	41
14165	US Alliance Life & Security Company	0	\$3,458	0.0%	0
69663	USAA Life Insurance Company	2	\$5,732,966	0.1%	99
94358	Usable Life	1	\$750,170	0.0%	380
80942	Venerable Insurance & Annuity Company	0	\$7,126	0.0%	0
20397	Vigilant Insurance Company	0	\$547	0.0%	0
13750	Vision Benefits Of America Ii Inc	0	\$716,024	0.0%	0
53953	Vision Benefits Of America Inc	0	\$1,664,369	0.0%	0
32395	Vision Service Plan Insurance Company	2	\$112,202,763	1.4%	5
70319	Washington National Insurance Company	11	\$21,006,198	0.3%	149
10155	Wellcare Prescription Insurance Inc	0	\$47,520,859	0.6%	0
32280	Wellfleet Insurance Company	0	\$714,646	0.0%	0

Accident and Health Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
70335	West Coast Life Insurance Company	0	\$29	0.0%	0
57711	Western Catholic Union	0	\$930,083	0.0%	0
85189	Western United Life Assurance Company	0	\$10,219	0.0%	0
39845	Westport Insurance Corporation	0	\$9,436,107	0.1%	0
62413	Wilcac Life Insurance Company	0	\$77,403	0.0%	0
60704	Wilton Reassurance Life Company Of New York	0	\$118	0.0%	0
57320	Woodmen Of The World Life Insurance Society	0	\$45,100	0.0%	0
16535	Zurich American Insurance Company	0	\$4,263,091	0.1%	0
90557	Zurich American Life Insurance Company	0	\$594,676	0.0%	0
Total		2,883	\$8,207,735,862	100.0%	.

Long Term Care Insurance

Complaint Indices

Long Term Care Complaint Indices
Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
71471	Ability Insurance Company	2	\$2,190,942	0.9%	123
60054	Aetna Life Insurance Company	0	\$234,052	0.1%	0
90611	Allianz Life Insurance Co Of North America	6	\$4,666,959	1.9%	174
64190	Allianz Life Insurance Company Of New York	0	\$5,888	0.0%	0
60186	Allstate Life Insurance Company	3	\$69,607	0.0%	5,829
60380	American Family Life Assurance (AFLAC)	0	\$296,927	0.1%	0
19275	American Family Mutual Insurance Company	6	\$887,133	0.4%	915
60410	American Fidelity Assurance Company	0	\$415,729	0.2%	0
60488	American General Life Insurance Company	0	\$310,532	0.1%	0
60534	American Heritage Life Insurance Company	0	\$218,514	0.1%	0
60836	American Republic Insurance Company	0	\$316,258	0.1%	0
71439	Assurity Life Insurance Company	0	\$57,746	0.0%	0
61190	Auto-owners Life Insurance Company	0	\$447,937	0.2%	0
61263	Bankers Life & Casualty Company	17	\$16,735,760	6.8%	137
38245	BCS Insurance Company	0	\$5	0.0%	0
71714	Berkshire Life Insurance Company Of America	0	\$435,609	0.2%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$529,106	0.2%	0
87726	Brighthouse Life Insurance Company	3	\$1,468,079	0.6%	276
57487	Catholic Order Of Foresters	0	\$28,224	0.0%	0
61751	Central States Health & Life Co. Of Omaha	0	\$1,886	0.0%	0
61859	Christian Fidelity Life Insurance Company	1	\$135,890	0.1%	995
76236	Cincinnati Life Insurance Company	0	\$23,179	0.0%	0
62626	CMFG Life Insurance Company	3	\$1,059,186	0.4%	383
62146	Combined Insurance Company Of America	0	\$17,435	0.0%	0
62308	Connecticut General Life Insurance Company	0	\$25,875	0.0%	0
20443	Continental Casualty Company	6	\$7,389,712	3.0%	110
71404	Continental General Insurance Company	1	\$1,177,822	0.5%	115
68500	Continental Life Ins Co Of Brentwood, TN	0	\$68,050	0.0%	0
62553	Country Life Insurance Company	0	\$644,908	0.3%	0
63177	Farmers New World Life Insurance Company	0	\$196,057	0.1%	0
63290	Fidelity Life Association	0	\$8,248	0.0%	0
91642	Forethought Life Insurance Company	0	\$628,563	0.3%	0
65536	Genworth Life & Annuity Insurance Company	0	\$81,035	0.0%	0
70025	Genworth Life Insurance Company	33	\$48,242,765	19.5%	93
63312	Great American Life Insurance Company	0	\$92,266	0.0%	0
64211	Guarantee Trust Life Insurance Company	0	\$781,512	0.3%	0
64238	Guaranty Income Life Insurance Company	1	\$55,144	0.0%	2,453
78972	Healthy Alliance Life Insurance Company	0	\$33,522	0.0%	0
65056	Jackson National Life Insurance Company	0	\$315,039	0.1%	0
65080	John Alden Life Insurance Company	2	\$333,302	0.1%	812
93610	John Hancock Life & Health Insurance Company	0	\$51,143	0.0%	0
65838	John Hancock Life Insurance Company (usa	14	\$29,511,371	11.9%	64
58033	Knights Of Columbus	1	\$3,748,305	1.5%	36

Long Term Care Complaint Indices
Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
77720	LifeSecure Insurance Co.	0	\$759,289	0.3%	0
65595	Lincoln Benefit Life Company	4	\$1,457,618	0.6%	371
65722	Loyal American Life Insurance Company	0	\$10,311	0.0%	0
61883	Manhattanlife Assurance Company Of America	0	\$5,739	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	2	\$2,466,424	1.0%	110
69515	MedAmerica Insurance Company	0	\$1,055,903	0.4%	0
31119	Medico Insurance Company	0	\$1,376	0.0%	0
65978	Metropolitan Life Insurance Company	11	\$17,946,393	7.3%	83
66087	Mid-west National Life Ins Co Of TN	0	\$28,013	0.0%	0
66168	Minnesota Life Insurance Company	0	\$84,752	0.0%	0
66370	MONY Life Insurance Company	1	\$1,767	0.0%	9,999
71412	Mutual Of Omaha Insurance Company	2	\$11,190,762	4.5%	24
93734	Nassau Life & Annuity Company	0	\$75,445	0.0%	0
68284	Nassau Life Insurance Company Of Kansas	0	\$62,727	0.0%	0
66583	National Guardian Life Insurance Company	0	\$185,938	0.1%	0
66915	New York Life Insurance Company	0	\$5,104,414	2.1%	0
69000	Northwestern Long Term Care Insurance Co	1	\$17,548,945	7.1%	8
68446	Oceanview Life & Annuity Company	0	\$3,503	0.0%	0
80578	Physicians Mutual Insurance Company	1	\$942,506	0.4%	144
61271	Principal Life Insurance Company	1	\$177,463	0.1%	762
68195	Provident Life & Accident Insurance Company	0	\$500,340	0.2%	0
65005	Riversource Life Insurance Company	4	\$3,663,992	1.5%	148
76325	Senior Health Insurance Company of PA	3	\$1,098,830	0.4%	369
24988	Sentry Insurance A Mutual Company	0	\$19,267	0.0%	0
62952	Silac Insurance Company	5	\$6,090,736	2.5%	111
86355	Standard Life & Accident Insurance Company	0	\$27,790	0.0%	0
25178	State Farm Mutual Automobile Insurance Co	3	\$9,329,919	3.8%	43
69132	State Mutual Insurance Company	0	\$8,206	0.0%	0
88072	Talcott Resolution Life Insurance Company	0	\$3,499	0.0%	0
69345	Teachers Ins & Annuity Assn of America	0	\$276,163	0.1%	0
65676	The Lincoln National Life Insurance Company	1	\$163,701	0.1%	826
68241	The Prudential Insurance Company Of America	3	\$4,917,336	2.0%	83
69116	The State Life Insurance Company	3	\$564,393	0.2%	719
56014	Thrivent Financial For Lutherans	1	\$7,198,117	2.9%	19
60142	TIAA-CREF Life Insurance Company	0	\$111,431	0.0%	0
69477	Time Insurance Company	0	\$447,142	0.2%	0
86231	Transamerica Life Insurance Company	30	\$12,226,129	4.9%	332
70408	Union Security Insurance Company	0	\$1,669,026	0.7%	0
92916	United American Insurance Company	0	\$375,108	0.2%	0
92703	United National Life Ins Co of America	0	\$87,179	0.0%	0
69868	United Of Omaha Life Insurance Company	0	\$1,782,252	0.7%	0
42129	United Security Assurance Company Of PA	1	\$1,049,824	0.4%	129
62235	Unum Life Insurance Company Of America	5	\$12,348,790	5.0%	55

Long Term Care Complaint Indices
Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
70319	Washington National Insurance Company	2	\$495,860	0.2%	546
57320	Woodmen Of The World Life Insurance Society	0	\$15,736	0.0%	0
Total		183	\$247,517,282	100.0%	.

Medicare Supplement Insurance

Complaint Indices

Medicare Supplement Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
20796	21st Century Premier Insurance Company	0	\$1,893	0.0%	0
63444	Accendo Insurance Company	0	\$5,583	0.0%	0
78700	Aetna Health & Life Insurance Company	0	\$1,286,198	0.2%	0
60054	Aetna Life Insurance Company	0	\$31,250	0.0%	0
90611	Allianz Life Insurance Co Of North America	0	\$9,482	0.0%	0
12321	American Continental Insurance Company	6	\$8,655,487	1.1%	512
60380	American Family Life Assurance (AFLAC)	0	\$386,646	0.1%	0
19275	American Family Mutual Insurance Company.	0	\$4,954,132	0.7%	0
60488	American General Life Insurance Company	0	\$32,196	0.0%	0
60739	American National Insurance Company	0	\$2,383	0.0%	0
71773	American National Life Ins Co Of TX	0	\$791,273	0.1%	0
80624	American Progressive Life & Health Ins Co Of NY	0	\$4,910	0.0%	0
67679	American Republic Corp Insurance Company	0	\$4,424,565	0.6%	0
60836	American Republic Insurance Company	0	\$9,585,602	1.3%	0
88366	American Retirement Life Insurance Company	1	\$2,103,408	0.3%	351
61999	Americo Financial Life & Annuity Ins Co	1	\$4,062,993	0.5%	182
28207	Anthem Insurance Companies, Inc.	0	\$825,887	0.1%	0
56499	Assured Life Association	0	\$798,419	0.1%	0
61093	Atlanta Life Insurance Company	0	\$243	0.0%	0
61190	Auto-owners Life Insurance Company	0	\$2,531	0.0%	0
71919	Bankers Fidelity Assurance Company	0	\$25,077	0.0%	0
61239	Bankers Fidelity Life Insurance Company	0	\$922,031	0.1%	0
61263	Bankers Life & Casualty Company	1	\$4,879,084	0.6%	151
47171	Blue Cross & Blue Shield Of Kansas City	4	\$38,397,446	5.1%	77
80799	Celtic Insurance Company	0	\$47,668	0.0%	0
61735	Central Security Life Insurance Company	0	\$115	0.0%	0
61751	Central States Health & Life Co. Of Omaha	0	\$232,471	0.0%	0
61859	Christian Fidelity Life Insurance Company	0	\$3,814,191	0.5%	0
67369	CIGNA Health & Life Insurance Company	7	\$25,472,242	3.4%	203
61727	CIGNA National Health Insurance Company	0	\$50,745	0.0%	0
62065	Colonial Penn Life Insurance Company	6	\$8,107,705	1.1%	546
62103	Columbian Mutual Life Insurance Company	0	\$3,167	0.0%	0
62146	Combined Insurance Company Of America	3	\$4,027,696	0.5%	550
77828	Companion Life Insurance Company	3	\$9,110,520	1.2%	243
62308	Connecticut General Life Insurance Company	0	\$2,418	0.0%	0
71404	Continental General Insurance Company	0	\$1,229,757	0.2%	0
68500	Continental Life Ins Co Of Brentwood, TN	0	\$2,969,466	0.4%	0
62553	Country Life Insurance Company	0	\$209,870	0.0%	0
56138	CSA Fraternal Life	0	\$597	0.0%	0
26921	Everest Reinsurance Company	10	\$13,888,038	1.8%	531

Medicare Supplement Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
63053	Family Life Insurance Company	0	\$139,860	0.0%	0
90328	First Health Life & Health Insurance Company	0	\$1,357,238	0.2%	0
91642	Forethought Life Insurance Company	1	\$86,988	0.0%	8,485
63657	Garden State Life Insurance Company	0	\$4,435	0.0%	0
65536	Genworth Life & Annuity Insurance Company	0	\$344,196	0.0%	0
70025	Genworth Life Insurance Company	0	\$5,265	0.0%	0
70939	Gerber Life Insurance Company	0	\$559,488	0.1%	0
91472	Globe Life & Accident Insurance Company	0	\$1,037,173	0.1%	0
62286	Golden Rule Insurance Company	0	\$1,358,902	0.2%	0
63967	Government Personnel Mutual Life Insurance Co	0	\$428,425	0.1%	0
67059	Gpm Health & Life Insurance Company	0	\$1,010,132	0.1%	0
63312	Great American Life Insurance Company	1	\$113,738	0.0%	6,489
90212	Great Southern Life Insurance Company	0	\$3,877	0.0%	0
64211	Guarantee Trust Life Insurance Company	0	\$92,370	0.0%	0
70815	Hartford Life & Accident Insurance Company	0	\$5,426,621	0.7%	0
70670	Health Care Service Corporation	0	\$1,746,890	0.2%	0
78972	Healthy Alliance Life Insurance Company	16	\$88,670,794	11.8%	133
66214	Heartland National Life Insurance Company	0	\$862,390	0.1%	0
73288	Humana Insurance Company	4	\$12,715,500	1.7%	232
70580	HumanaDental Insurance Company	0	\$2,664,092	0.4%	0
97764	IdeaLife Insurance Company	0	\$27,516	0.0%	0
81779	Individual Assur Co Life Hlth & Acc	1	\$9,312,457	1.2%	79
65056	Jackson National Life Insurance Company	0	\$21,314	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$21,966	0.0%	0
65129	Kansas City Life Insurance Company	0	\$746	0.0%	0
68543	Liberty Bankers Life Insurance Company	0	\$4,524	0.0%	0
65331	Liberty National Life Insurance Company	0	\$24,892	0.0%	0
77720	LifeSecure Insurance Co.	0	\$579	0.0%	0
65722	Loyal American Life Insurance Company	2	\$2,347,200	0.3%	629
73504	Lumico Life Insurance Company	1	\$1,974,147	0.3%	374
61883	Manhattanlife Assurance Company Of America	0	\$1,517	0.0%	0
79987	Medico Corp Life Insurance Company	0	\$172,098	0.0%	0
31119	Medico Insurance Company	0	\$1,484,269	0.2%	0
71412	Mutual Of Omaha Insurance Company	6	\$104,164,904	13.8%	43
93734	Nassau Life & Annuity Company	0	\$263,616	0.0%	0
68284	Nassau Life Insurance Company Of Kansas	1	\$47,538	0.0%	9,999
98205	National Foundation Life Insurance Company	0	\$427	0.0%	0
66583	National Guardian Life Insurance Company	0	\$424	0.0%	0
82538	National Health Insurance Company	0	\$1,361,726	0.2%	0
66869	Nationwide Life Insurance Company	0	\$2,000	0.0%	0
69698	New Era Life Ins Co of the Midwest	0	\$36,841	0.0%	0
66915	New York Life Insurance Company	0	\$54,449	0.0%	0
68349	North American Insurance Company	0	\$1,286,572	0.2%	0

Medicare Supplement Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
67199	Old American Insurance Company	0	\$832	0.0%	0
67326	Old Surety Life Insurance Company	0	\$15,055,999	2.0%	0
13100	Omaha Insurance Company	1	\$46,014,617	6.1%	16
76112	Oxford Life Insurance Company	0	\$989,507	0.1%	0
67539	Pan-American Life Insurance Company	0	\$269,082	0.0%	0
67628	Pekin Life Insurance Company	0	\$1,271,969	0.2%	0
67784	Philadelphia American Life Insurance Company	0	\$10	0.0%	0
72125	Physicians Life Insurance Company	0	\$762,432	0.1%	0
80578	Physicians Mutual Insurance Company	0	\$2,846,964	0.4%	0
61271	Principal Life Insurance Company	0	\$1,227,843	0.2%	0
67903	Provident American Life & Health Insurance Co	0	\$37,540	0.0%	0
71390	Puritan Life Insurance Company Of America	1	\$84,944	0.0%	8,689
61700	Renaissance Life & Health Insurance Co	0	\$163,986	0.0%	0
68462	Reserve National Insurance Company	0	\$1,966,468	0.3%	0
57657	Royal Neighbors Of America	0	\$95,083	0.0%	0
60183	S. USA Life Insurance Company, Inc.	0	\$186,547	0.0%	0
60176	SBLI USA Life Insurance Company, Inc.	0	\$2,333	0.0%	0
65757	Shelter Life Insurance Company	0	\$124,616	0.0%	0
68845	Shenandoah Life Insurance Company	0	\$31,185	0.0%	0
62952	Silac Insurance Company	0	\$2,068,719	0.3%	0
86355	Standard Life & Accident Insurance Company	0	\$903,172	0.1%	0
71706	Standard Life & Casualty Insurance Company	0	\$907	0.0%	0
25178	State Farm Mutual Automobile Insurance Co	0	\$9,561,162	1.3%	0
69132	State Mutual Insurance Company	0	\$157,443	0.0%	0
89184	Sterling Investors Life Insurance Company	1	\$81,348	0.0%	9,073
77399	Sterling Life Insurance Company	0	\$2,406,280	0.3%	0
88072	Talcott Resolution Life Insurance Company	0	\$82,437	0.0%	0
65870	The Manhattan Life Insurance Company	5	\$18,343,017	2.4%	201
56383	The Order Of United Commercial Travelers Of Amer	0	\$347,867	0.0%	0
56014	Thrivent Financial For Lutherans	0	\$2,955,098	0.4%	0
86231	Transamerica Life Insurance Company	1	\$28,717,581	3.8%	26
61425	Trustmark Insurance Company	0	\$3,917	0.0%	0
11121	Unified Life Insurance Company	0	\$1,493,421	0.2%	0
62596	Union Fidelity Life Insurance Company	0	\$9,854	0.0%	0
69744	Union Labor Life Insurance Company	0	\$4,458	0.0%	0
92916	United American Insurance Company	2	\$2,156,388	0.3%	685
69930	United Insurance Company Of America	0	\$51,922	0.0%	0
92703	United National Life Ins Co of America	0	\$264,698	0.0%	0
69868	United Of Omaha Life Insurance Company	0	\$20,253,563	2.7%	0
72850	United World Life Insurance Company	0	\$2,157,763	0.3%	0
79413	UnitedHealthcare Insurance Company	14	\$189,381,985	25.2%	55
69663	USAA Life Insurance Company	2	\$5,679,910	0.8%	260

Medicare Supplement Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
70319	Washington National Insurance Company	0	\$1,104,145	0.1%	0
57711	Western Catholic Union	0	\$930,083	0.1%	0
85189	Western United Life Assurance Company	0	\$2,165	0.0%	0
62413	Wilcac Life Insurance Company	0	\$7,153	0.0%	0
Total		102	\$752,853,888	100.0%	.

Life Insurance & Annuities

Complaint Indices

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
80985	4 Ever Life Insurance Company	0	\$142,178	0.0%	0
77879	5 Star Life Insurance Company	1	\$3,018,692	0.0%	376
71854	AAA Life Insurance Company	7	\$13,251,773	0.1%	599
71471	Ability Insurance Company	0	\$192	0.0%	0
63444	Accendo Insurance Company	0	\$90,409	0.0%	0
62200	Accordia Life & Annuity Company	6	\$4,443,643	0.0%	1,532
60054	Aetna Life Insurance Company	1	\$4,325,366	0.0%	262
79049	Alfa Life Insurance Corporation	0	\$23	0.0%	0
90611	Allianz Life Insurance Co Of North America	7	\$201,632,474	2.2%	39
70866	Allstate Assurance Company	0	\$2,270,274	0.0%	0
60186	Allstate Life Insurance Company	4	\$4,672,221	0.1%	971
70874	Allstate Life Insurance Company Of New York	0	\$44,035	0.0%	0
60216	Amalgamated Life Insurance Company	0	\$3,175,741	0.0%	0
60275	American Bankers Life Assurance Co Of Florida	0	\$127,301	0.0%	0
66001	American Benefit Life Insurance Company	0	\$75,019	0.0%	0
12321	American Continental Insurance Company	0	\$1,176,986	0.0%	0
92738	American Equity Investment Life Ins Co	0	\$137,283,683	1.5%	0
60380	American Family Life Assurance (AFLAC)	2	\$4,056,312	0.0%	559
60399	American Family Life Insurance Company	3	\$53,627,565	0.6%	63
98736	American Federated Life Insurance Company	0	\$772,026	0.0%	0
60410	American Fidelity Assurance Company	0	\$4,432,735	0.0%	0
60429	American Fidelity Life Insurance Company	0	\$168,860	0.0%	0
69337	American Financial Security Life Insurance Co	0	\$408	0.0%	0
60488	American General Life Insurance Company	71	\$762,026,478	8.2%	106
60518	American Health & Life Insurance Company	7	\$4,128,608	0.0%	1,923
60534	American Heritage Life Insurance Company	6	\$7,586,578	0.1%	897
60577	American Income Life Insurance Company	6	\$18,396,679	0.2%	370
67253	American Life & Security Corp.	0	\$12,902,374	0.1%	0
81213	American Maturity Life Insurance Company	0	\$40,333	0.0%	0
67989	American Memorial Life Insurance Company	1	\$8,026,050	0.1%	141
60739	American National Insurance Company	13	\$29,336,354	0.3%	503
71773	American National Life Ins Co Of TX	0	\$121,305	0.0%	0
80624	American Progressive Life & Hlth Ins Co Of NY	0	\$7,343	0.0%	0
60801	American Public Life Ins Co	0	\$23,090	0.0%	0
67679	American Republic Corp Insurance Company	0	\$577	0.0%	0
60836	American Republic Insurance Company	1	\$819,571	0.0%	1,384
88366	American Retirement Life Insurance Company	0	\$1,417	0.0%	0
60895	American United Life Insurance Company	1	\$163,551,713	1.8%	7
68594	American-amicable Life Insurance Coy Of TX	0	\$2,422,865	0.0%	0
61999	Americo Financial Life & Annuity Ins Co	12	\$8,159,245	0.1%	1,668
61301	Ameritas Life Insurance Corp.	1	\$42,700,506	0.5%	27
60250	Amfirst Insurance Company	0	\$190	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
72222	AMICA Life Insurance Company	0	\$338,814	0.0%	0
93661	Annuity Investors Life Insurance Company	0	\$576,322	0.0%	0
61069	Anthem Life Insurance Company	3	\$8,764,709	0.1%	388
56499	Assured Life Association	0	\$9,749	0.0%	0
71439	Assurity Life Insurance Company	1	\$3,066,989	0.0%	370
61492	Athene Annuity & Life Assurance Company	6	\$2,006,909	0.0%	3,391
68039	Athene Annuity & Life Assurance Co Of NY	0	\$113,695	0.0%	0
61689	Athene Annuity & Life Company	24	\$199,046,651	2.2%	137
61093	Atlanta Life Insurance Company	2	\$16,122	0.0%	9,999
61115	Atlantic Coast Life Insurance Company	0	\$11,103,898	0.1%	0
61182	Aurora National Life Assurance Company	0	\$179,720	0.0%	0
84522	Auto Club Life Insurance Company	0	\$10,664	0.0%	0
61190	Auto-owners Life Insurance Company	0	\$4,053,222	0.0%	0
61212	Baltimore Life Insurance Company	1	\$744,880	0.0%	1,523
61239	Bankers Fidelity Life Insurance Company	0	\$30,160	0.0%	0
61263	Bankers Life & Casualty Company	11	\$39,106,666	0.4%	319
81043	Bankers Life Insurance Company	2	\$3,607,356	0.0%	629
94250	Banner Life Insurance Company	3	\$46,137,117	0.5%	74
61395	Beneficial Life Insurance Company	0	\$520,250	0.0%	0
64890	Berkley Life & Health Insurance Company	0	\$10,359	0.0%	0
62345	Berkshire Hathaway Life Insurance Co of NE	0	\$722,319,690	7.8%	0
71714	Berkshire Life Insurance Company Of America	0	\$15,637	0.0%	0
61476	Boston Mutual Life Insurance Company	0	\$6,022,871	0.1%	0
87726	Brighthouse Life Insurance Company	6	\$104,711,077	1.1%	65
93432	CM. Life Insurance Company	2	\$26,258,495	0.3%	86
61581	Capitol Life Insurance Company	2	\$1,657,591	0.0%	1,369
56030	Catholic Financial Life	0	\$979,183	0.0%	0
57770	Catholic Holy Family Society	0	\$5,050,045	0.1%	0
57487	Catholic Order Of Foresters	0	\$107,845	0.0%	0
61735	Central Security Life Insurance Company	5	\$217,823	0.0%	9,999
61751	Central States Health & Life Co. Of Omaha	1	\$1,060,681	0.0%	1,069
62383	Centurion Life Insurance Company	0	\$512	0.0%	0
61859	Christian Fidelity Life Insurance Company	0	\$290,534	0.0%	0
61875	Church Life Insurance Corporation	0	\$370,364	0.0%	0
71463	CICA Life Insurance Company Of America	0	\$748,136	0.0%	0
67369	CIGNA Health & Life Insurance Company	0	\$1,117	0.0%	0
61727	CIGNA National Health Insurance Company	0	\$24,491	0.0%	0
76236	Cincinnati Life Insurance Company	1	\$10,942,720	0.1%	104
61921	Citizens Security Life Insurance Company	0	\$84,361	0.0%	0
86371	Clover Insurance Company	0	\$50,711	0.0%	0
62626	CMFG Life Insurance Company	2	\$14,360,021	0.2%	158
62049	Colonial Life & Accident Insurance Company	1	\$3,797,628	0.0%	299
62065	Colonial Penn Life Insurance Company	2	\$5,215,137	0.1%	435

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
84786	Colorado Bankers Life Insurance Company	1	\$6,234,146	0.1%	182
76023	Columbian Life Insurance Company	5	\$3,647,374	0.0%	1,555
62103	Columbian Mutual Life Insurance Company	0	\$99,716	0.0%	0
99937	Columbus Life Insurance Company	0	\$8,720,661	0.1%	0
62146	Combined Insurance Company Of America	2	\$2,076,830	0.0%	1,092
84824	Commonwealth Annuity & Life Insurance Co	2	\$1,595,798	0.0%	1,422
77828	Companion Life Insurance Company	0	\$155,431	0.0%	0
60984	Compbenefits Insurance Company	0	\$4,753	0.0%	0
62308	Connecticut General Life Insurance Company	0	\$3,542,553	0.0%	0
71730	Continental American Insurance Company	1	\$326,480	0.0%	3,475
71404	Continental General Insurance Company	2	\$543,216	0.0%	4,177
68500	Continental Life Ins Co Of Brentwood, TN	1	\$263,455	0.0%	4,306
94218	Country Investors Life Assurance Company	0	\$828,595	0.0%	0
62553	Country Life Insurance Company	1	\$8,033,444	0.1%	141
56634	Croatian Fraternal Union Of America	0	\$16,037	0.0%	0
56138	CSA Fraternal Life	0	\$237,137	0.0%	0
82880	CSI Life Insurance Company	0	\$2,310	0.0%	0
71129	Dearborn Life Insurance Company	1	\$2,470,060	0.0%	459
62634	Delaware American Life Insurance Company	0	\$693	0.0%	0
79065	Delaware Life Insurance Company	0	\$67,896,014	0.7%	0
97705	Direct General Life Insurance Company	0	\$10,518	0.0%	0
13183	Eagle Life Insurance Company	0	\$8,452,200	0.1%	0
84174	ELCO Mutual Life & Annuity	0	\$6,761,818	0.1%	0
85561	Elips Life Insurance Company	0	\$29,756	0.0%	0
62928	EMC National Life Company	2	\$4,923,352	0.1%	461
62880	Equitable Financial Life & Annuity Company	0	\$253,330	0.0%	0
62944	Equitable Financial Life Insurance Company	9	\$148,919,168	1.6%	69
78077	Equitable Financial Life Insurance Co Of America	1	\$8,090,509	0.1%	140
62510	Equitrust Life Insurance Company	1	\$33,036,152	0.4%	34
70742	Family Benefit Life Insurance Company	1	\$1,820,464	0.0%	623
77968	Family Heritage Life Insurance Co Of America	1	\$81,971	0.0%	9,999
63053	Family Life Insurance Company	0	\$425,357	0.0%	0
74004	Family Service Life Insurance Company	0	\$21	0.0%	0
63118	Farm Bureau Life Ins Co of MO	3	\$45,611,711	0.5%	75
63177	Farmers New World Life Insurance Company	6	\$26,663,408	0.3%	255
63223	Federal Life Insurance Company	0	\$102,829	0.0%	0
63258	Federated Life Insurance Company	0	\$9,283,194	0.1%	0
63274	Fidelity & Guaranty Life Insurance Company	1	\$76,785,245	0.8%	15
93696	Fidelity Investments Life Insurance Company	0	\$14,447,260	0.2%	0
63290	Fidelity Life Association	4	\$2,689,814	0.0%	1,687
71870	Fidelity Security Life Insurance Company	2	\$7,587,071	0.1%	299
69140	First Allmerica Financial Life Insurance Co	0	\$84,784	0.0%	0
11591	First Berkshire Hathaway Life Insurance Co	0	\$13,287,701	0.1%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
56332	First Catholic Slovak Ladies Assn Of The USA	0	\$84,689	0.0%	0
56340	First Catholic Slovak Union Of The United States	0	\$197,179	0.0%	0
84034	First Guaranty Insurance Company	0	\$39,406	0.0%	0
90328	First Health Life & Health Insurance Company	0	\$8,536	0.0%	0
67652	First Penn-pacific Life Insurance Company	0	\$2,000,843	0.0%	0
91642	Forethought Life Insurance Company	0	\$293,797,557	3.2%	0
62324	Freedom Life Insurance Company Of America	0	\$1,462,729	0.0%	0
99775	Funeral Directors Life Insurance Company	0	\$2,497,196	0.0%	0
63657	Garden State Life Insurance Company	0	\$332,744	0.0%	0
56685	GBU Financial Life	0	\$1,518,019	0.0%	0
65536	Genworth Life & Annuity Insurance Company	1	\$24,946,781	0.3%	45
70025	Genworth Life Insurance Company	0	\$4,989,535	0.1%	0
70939	Gerber Life Insurance Company	5	\$9,401,711	0.1%	603
56154	Gleaner Life Insurance Society	0	\$241,867	0.0%	0
91472	Globe Life & Accident Insurance Company	22	\$19,807,492	0.2%	1,260
62286	Golden Rule Insurance Company	0	\$1,094,887	0.0%	0
63967	Government Personnel Mutual Life Insurance Co	0	\$786,227	0.0%	0
67059	GPM Health & Life Insurance Company	0	\$5,682	0.0%	0
71218	Grange Life Insurance Company	0	\$118,609	0.0%	0
63312	Great American Life Insurance Company	0	\$226,337,030	2.4%	0
90212	Great Southern Life Insurance Company	0	\$483,251	0.0%	0
71480	Great Western Insurance Company	1	\$2,223,300	0.0%	510
68322	Great-West Life & Annuity Insurance Company	0	\$129,600,068	1.4%	0
56693	Greek Catholic Union Of The USA	0	\$153,113	0.0%	0
64211	Guarantee Trust Life Insurance Company	0	\$427,187	0.0%	0
64238	Guaranty Income Life Insurance Company	0	\$8,122,225	0.1%	0
78778	Guardian Insurance & Annuity Company, Inc	0	\$3,626,380	0.0%	0
64246	Guardian Life Insurance Company Of America	4	\$30,876,849	0.3%	147
83607	Guggenheim Life & Annuity Company	1	\$14,631,707	0.2%	78
70815	Hartford Life & Accident Insurance Company	7	\$37,146,996	0.4%	214
92711	HCC Life Insurance Company	0	\$6,616	0.0%	0
66214	Heartland National Life Insurance Company	0	\$3,884	0.0%	0
64505	Homesteaders Life Company	1	\$7,916,555	0.1%	143
64513	Horace Mann Life Insurance Company	0	\$3,900,168	0.0%	0
73288	Humana Insurance Company	1	\$2,716,214	0.0%	418
70580	HumanaDental Insurance Company	1	\$57,204	0.0%	9,999
91693	IA American Life Insurance Company	0	\$82,944	0.0%	0
97764	IdeaLife Insurance Company	0	\$29,445	0.0%	0
64580	Illinois Mutual Life Insurance Company	1	\$1,473,258	0.0%	770
81779	Individual Assur Co Life Hlth & Acc	0	\$419,119	0.0%	0
14406	Industrial Alliance Insurance & Financial Services	0	\$26,741	0.0%	0
74780	Integrity Life Insurance Company	0	\$6,246,442	0.1%	0
64831	Intramercia Life Insurance Company	0	\$8	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
64904	Investors Heritage Life Insurance Company	0	\$1,359,085	0.0%	0
63487	Investors Life Insurance Co Of North America	0	\$296,875	0.0%	0
65056	Jackson National Life Insurance Company	45	\$293,192,508	3.2%	174
64017	Jefferson National Life Insurance Company	0	\$17,435,585	0.2%	0
65080	John Alden Life Insurance Company	0	\$123,143	0.0%	0
93610	John Hancock Life & Health Insurance Company	0	\$10,563	0.0%	0
65838	John Hancock Life Insurance Company (usa	2	\$66,198,379	0.7%	34
65129	Kansas City Life Insurance Company	11	\$16,795,742	0.2%	743
58033	Knights Of Columbus	3	\$35,368,278	0.4%	96
82252	Landmark Life Insurance Company	0	\$93,728	0.0%	0
74799	Leaders Life Insurance Company	0	\$33,291	0.0%	0
10236	Legacy Life Insurance Company Of Missouri	0	\$67,062	0.0%	0
71595	Lewer Life Insurance Company	0	\$432	0.0%	0
68543	Liberty Bankers Life Insurance Company	0	\$198,970	0.0%	0
65331	Liberty National Life Insurance Company	2	\$8,647,110	0.1%	262
65498	Life Insurance Company Of North America	5	\$30,053,009	0.3%	189
65528	Life Insurance Company Of The Southwest	2	\$12,247,724	0.1%	185
97691	Life Of The South Insurance Company	0	\$753,079	0.0%	0
77720	LifeSecure Insurance Co.	2	\$33,635	0.0%	9,999
99724	Lifeshield National Insurance Co.	0	\$174,372	0.0%	0
65595	Lincoln Benefit Life Company	4	\$12,019,963	0.1%	378
65927	Lincoln Heritage Life Insurance Company	7	\$7,701,562	0.1%	1,031
62057	Lincoln Life & Annuity Company Of New York	0	\$946,219	0.0%	0
65315	Lincoln Life Assurance Company Of Boston	4	\$17,358,346	0.2%	261
60232	Lombard International Life Assurance Company	0	\$4,101	0.0%	0
65722	Loyal American Life Insurance Company	0	\$188,634	0.0%	0
56758	Loyal Christian Benefit Association	0	\$1,609	0.0%	0
73504	Lumico Life Insurance Company	3	\$1,335,006	0.0%	2,549
65781	Madison National Life Insurance Company, Inc.	0	\$294,855	0.0%	0
67083	Manhattan National Life Insurance Company	1	\$430,313	0.0%	2,636
61883	Manhattanlife Assurance Company Of America	2	\$79,182	0.0%	9,999
65935	Massachusetts Mutual Life Insurance Company	2	\$169,696,683	1.8%	13
31119	Medico Insurance Company	0	\$53,368	0.0%	0
86126	Members Life Insurance Company	0	\$13,114,663	0.1%	0
65978	Metropolitan Life Insurance Company	59	\$209,636,372	2.3%	319
97136	Metropolitan Tower Life Insurance Company	5	\$38,919,195	0.4%	146
66087	Mid-west National Life Insurance Co Of TN	1	\$272,736	0.0%	4,159
66044	Midland National Life Insurance Company	8	\$44,627,560	0.5%	203
66109	Midwestern United Life Insurance Company	0	\$23,227	0.0%	0
66168	Minnesota Life Insurance Company	5	\$116,457,455	1.3%	49
76040	Missouri Valley Life & Health Insurance Co	0	\$107,003	0.0%	0
70416	MML Bay State Life Insurance Company	2	\$465,020	0.0%	4,879
57541	Modern Woodmen Of America	2	\$28,555,271	0.3%	79

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
81442	Monitor Life Insurance Company Of New York	0	\$2,335	0.0%	0
66370	MONY Life Insurance Company	0	\$1,426,466	0.0%	0
66311	Motorists Life Insurance Company	0	\$41,042	0.0%	0
80020	Mountain Life Insurance Company	0	\$299,834	0.0%	0
88668	Mutual Of America Life Insurance Company	0	\$545,757	0.0%	0
66427	Mutual Trust Life Insurance Company	0	\$2,666,906	0.0%	0
93734	Nassau Life & Annuity Company	0	\$3,559,622	0.0%	0
67814	Nassau Life Insurance Company	3	\$7,091,703	0.1%	480
68284	Nassau Life Insurance Company Of Kansas	1	\$189,421	0.0%	5,989
61409	National Benefit Life Insurance Company	0	\$425,583	0.0%	0
57568	National Catholic Society Of Foresters	0	\$66,130	0.0%	0
66540	National Farmers Unions Life Insurance Co	0	\$84,860	0.0%	0
98205	National Foundation Life Insurance Company	0	\$2,668	0.0%	0
66583	National Guardian Life Insurance Company	2	\$8,415,940	0.1%	270
82538	National Health Insurance Company	0	\$261,128	0.0%	0
66680	National Life Insurance Company	0	\$5,401,005	0.1%	0
87963	National Teachers Assoc Life Ins Co	0	\$235,450	0.0%	0
66850	National Western Life Insurance Company	1	\$10,837,208	0.1%	105
92657	Nationwide Life & Annuity Insurance Company	1	\$47,618,527	0.5%	24
66869	Nationwide Life Insurance Company	1	\$104,047,424	1.1%	11
91626	New England Life Insurance Company	1	\$2,608,325	0.0%	435
91596	New York Life Insurance & Annuity Corporation	3	\$259,064,593	2.8%	13
66915	New York Life Insurance Company	12	\$105,968,641	1.1%	128
81264	Nippon Life Insurance Company Of America	0	\$5,258	0.0%	0
66974	North American Co For Life & Health Insurance	4	\$47,600,610	0.5%	95
81353	NYLife Insurance Company Of Arizona	0	\$490,919	0.0%	0
67148	occidental Life Insurance Company Of NC	0	\$937,601	0.0%	0
68446	Oceanview Life & Annuity Company	0	\$6,974,882	0.1%	0
89206	Ohio National Life Assurance Corporation	1	\$7,146,235	0.1%	159
67172	Ohio National Life Insurance Company	2	\$26,948,335	0.3%	84
67199	Old American Insurance Company	1	\$6,229,171	0.1%	182
67261	Old Republic Life Insurance Company	0	\$134,830	0.0%	0
67326	Old Surety Life Insurance Company	0	\$2,793	0.0%	0
76007	Old United Life Insurance Company	0	\$27,159	0.0%	0
69647	Optum Insurance Of Ohio, Inc.	0	\$1,144	0.0%	0
76112	Oxford Life Insurance Company	0	\$6,137,564	0.1%	0
67393	Ozark National Life Insurance Company	2	\$18,575,290	0.2%	122
64343	Pacific Guardian Life Insurance Co., Ltd.	0	\$7,802	0.0%	0
97268	Pacific Life & Annuity Company	1	\$2,454,578	0.0%	462
67466	Pacific Life Insurance Company	0	\$275,231,708	3.0%	0
93459	Pan-American Assurance Company	0	\$202,836	0.0%	0
67539	Pan-American Life Insurance Company	0	\$31,034	0.0%	0
60003	Park Avenue Life Insurance Company	0	\$987	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
71099	Parker Centennial Assurance Company	0	\$5,588	0.0%	0
93777	Pavonia Life Insurance Company Of MI	2	\$331,501	0.0%	6,844
67628	Pekin Life Insurance Company	0	\$1,849,703	0.0%	0
67784	Philadelphia American Life Insurance Company	0	\$723,833	0.0%	0
93548	PHL Variable Insurance Company	0	\$8,787,563	0.1%	0
72125	Physicians Life Insurance Company	1	\$5,812,220	0.1%	195
67873	Pioneer American Insurance Company	0	\$1,425,670	0.0%	0
67911	Pioneer Mutual Life Insurance Company	0	\$453,500	0.0%	0
67946	Pioneer Security Life Insurance Company	0	\$131,999	0.0%	0
97152	Plateau Insurance Company	1	\$356,743	0.0%	3,180
57622	Polish National Alliance Of The US Of Na	0	\$58,886	0.0%	0
57630	Polish Roman Catholic Union Of America	0	\$24,870	0.0%	0
65919	Primerica Life Insurance Company	9	\$33,674,492	0.4%	303
61271	Principal Life Insurance Company	1	\$115,092,723	1.2%	10
71161	Principal National Life Insurance Company	1	\$19,483,340	0.2%	58
68047	Professional Insurance Company	0	\$7,195	0.0%	0
88536	Protective Life & Annuity Insurance Company	0	\$39,016	0.0%	0
68136	Protective Life Insurance Company	11	\$135,580,114	1.5%	92
67903	Provident American Life & Health Insurance Co	0	\$6,587	0.0%	0
68195	Provident Life & Accident Insurance Company	0	\$6,941,562	0.1%	0
68209	Provident Life & Casualty Insurance Company	0	\$83	0.0%	0
79227	PRUCO Life Insurance Company	2	\$214,198,820	2.3%	11
86630	Prudential Annuities Life Assurance Corporation	0	\$22,718,584	0.2%	0
93629	Prudential Retirement Insurance & Annuity Co	0	\$221,525	0.0%	0
71390	Puritan Life Insurance Company Of America	1	\$1,175,094	0.0%	965
68381	Reliance Standard Life Insurance Company	1	\$20,859,338	0.2%	54
61360	Reliastar Life Ins Co of NY	2	\$453,733	0.0%	5,000
67105	Reliastar Life Insurance Company	3	\$28,870,940	0.3%	118
61700	Renaissance Life & Health Insurance Co	1	\$17,536	0.0%	9,999
68462	Reserve National Insurance Company	1	\$549,415	0.0%	2,065
93572	RGA Reinsurance Company	0	\$143,830	0.0%	0
65005	Riversource Life Insurance Company	2	\$70,476,302	0.8%	32
57657	Royal Neighbors Of America	1	\$2,991,770	0.0%	379
61573	Royalty Capital Life Insurance Company	2	\$127,402	0.0%	9,999
90247	Rx Life Insurance Company	1	\$232,417	0.0%	4,881
60183	S.usa Life Insurance Company, Inc.	0	\$1,181,702	0.0%	0
60445	Sagicor Life Insurance Company	0	\$13,504,120	0.1%	0
60176	Sbli USA Life Insurance Company, Inc.	0	\$15,140	0.0%	0
93742	Securian Life Insurance Company	3	\$27,742,482	0.3%	123
68675	Security Benefit Life Insurance Company	2	\$32,233,387	0.3%	70
68713	Security Life Of Denver Insurance Company	1	\$11,586,095	0.1%	98
68772	Security Mutual Life Insurance Company Of NY	1	\$1,848,733	0.0%	614
69485	Security National Life Insurance Company	1	\$989,921	0.0%	1,146

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
78662	Senior Life Insurance Company	1	\$1,614,773	0.0%	703
77119	Sentinel American Life Insurance Company	0	\$219	0.0%	0
68810	Sentry Life Insurance Company	0	\$19,677,934	0.2%	0
97241	Settlers Life Insurance Company	0	\$312,979	0.0%	0
65757	Shelter Life Insurance Company	6	\$32,344,401	0.3%	210
68845	Shenandoah Life Insurance Company	1	\$348,085	0.0%	3,259
62952	Silac Insurance Company	3	\$19,870,898	0.2%	171
57673	Slovene National Benefit Society	0	\$9,873	0.0%	0
57142	Sons Of Norway	0	\$13,203	0.0%	0
69019	Standard Insurance Company	5	\$49,150,276	0.5%	115
86355	Standard Life & Accident Insurance Company	0	\$480,688	0.0%	0
71706	Standard Life & Casualty Insurance Company	0	\$3,544	0.0%	0
69078	Standard Security Life Insurance Co Of NY	0	\$1,797	0.0%	0
68985	Starmount Life Insurance Company	0	\$254,620	0.0%	0
69108	State Farm Life Insurance Company	12	\$139,875,900	1.5%	97
69132	State Mutual Insurance Company	0	\$116,595	0.0%	0
89184	Sterling Investors Life Insurance Company	0	\$41,462	0.0%	0
77399	Sterling Life Insurance Company	0	\$86,622	0.0%	0
80926	Sun Life & Health Insurance Company (u.s.	1	\$332,435	0.0%	3,412
69272	Sunset Life Insurance Company Of America	0	\$190,025	0.0%	0
58181	Supreme Council Of The Royal Arcanum	0	\$15,000	0.0%	0
69310	Surety Life Insurance Company	2	\$278,901	0.0%	8,135
68608	Symetra Life Insurance Company	4	\$41,657,090	0.5%	109
90581	Symetra National Life Insurance Company	0	\$14,538	0.0%	0
71153	Talcott Resolution Life & Annuity Insurance Co	4	\$23,657,995	0.3%	192
88072	Talcott Resolution Life Insurance Company	0	\$3,099,756	0.0%	0
69345	Teachers Ins & Annuity Assn of America	0	\$188,532,327	2.0%	0
60542	The American Home Life Insurance Company	1	\$1,780,925	0.0%	637
61832	The Chesapeake Life Insurance Company	0	\$1,012,939	0.0%	0
64149	The Epic Life Insurance Company	0	\$17,148	0.0%	0
65242	The Lafayette Life Insurance Company	1	\$30,089,630	0.3%	38
65676	The Lincoln National Life Insurance Company	15	\$410,038,285	4.4%	41
65870	The Manhattan Life Insurance Company	0	\$665,275	0.0%	0
67091	The Northwestern Mutual Life Insurance Co	3	\$296,013,864	3.2%	11
67180	The Ohio State Life Insurance Company	1	\$1,296,430	0.0%	875
56383	The Order Of United Commercial Travelers	0	\$13,596	0.0%	0
67598	The Paul Revere Life Insurance Company	0	\$12,966	0.0%	0
93262	The Penn Insurance & Annuity Company	0	\$4,364,966	0.0%	0
67644	The Penn Mututal Life Insurance Company	1	\$12,744,135	0.1%	89
68241	The Prudential Insurance Company Of America	16	\$147,552,611	1.6%	123
68357	The Reliable Life Insurance Company	49	\$9,773,937	0.1%	5,687
70435	The Savings Bank Mutual Life Ins Co Of MA	0	\$3,204,272	0.0%	0
69116	The State Life Insurance Company	1	\$25,334,008	0.3%	45

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
80659	The United States Business Of The Canada Life Assurance Comp	1	\$1,198,792	0.0%	946
70483	The Western & Southern Life Insurance Company	8	\$3,942,003	0.0%	2,302
56014	Thrivent Financial For Lutherans	3	\$126,875,805	1.4%	27
60142	TIAA-CREF Life Insurance Company	0	\$10,448,411	0.1%	0
69477	Time Insurance Company	0	\$623,170	0.0%	0
69566	Trans World Assurance Company	0	\$145,872	0.0%	0
70688	Transamerica Financial Life Ins Co	1	\$1,826,441	0.0%	621
86231	Transamerica Life Insurance Company	30	\$173,906,131	1.9%	196
61425	Trustmark Insurance Company	0	\$2,676,903	0.0%	0
62863	Trustmark Life Insurance Company	0	\$8,444	0.0%	0
69396	TX Life Insurance Company	0	\$4,183,230	0.0%	0
84530	US Financial Life Insurance Company	2	\$2,070,515	0.0%	1,096
80314	Unicare Life & Health Insurance Company	0	\$580	0.0%	0
11121	Unified Life Insurance Company	0	\$529,734	0.0%	0
91529	Unimerica Insurance Company	0	\$35,278	0.0%	0
62596	Union Fidelity Life Insurance Company	0	\$228,285	0.0%	0
69744	Union Labor Life Insurance Company	0	\$1,059,395	0.0%	0
70408	Union Security Insurance Company	1	\$5,875,641	0.1%	193
92916	United American Insurance Company	3	\$775,484	0.0%	4,388
87645	United Fidelity Life Insurance Company	2	\$210,039	0.0%	9,999
63983	United Heritage Life Insurance Company	0	\$3,782,663	0.0%	0
69922	United Home Life Insurance Company	0	\$1,688,722	0.0%	0
69930	United Insurance Company Of America	2	\$82,811	0.0%	9,999
69973	United Life Insurance Company	0	\$21,451,134	0.2%	0
92703	United National Life Ins Co of America	1	\$56,328	0.0%	9,999
69868	United Of Omaha Life Insurance Company	12	\$69,621,728	0.8%	196
42129	United Security Assurance Company Of PA	0	\$107	0.0%	0
58068	US Branch Of The Ind. Order Of Foresters	6	\$8,055,637	0.1%	845
80802	US Branch Of The Sun Life Assurance Co Of CA	1	\$17,551,206	0.2%	65
70106	United States Life Ins Co In The City Of NY	1	\$3,436,441	0.0%	330
72850	United World Life Insurance Company	0	\$18,481	0.0%	0
79413	UnitedHealthcare Insurance Company	0	\$5,420,490	0.1%	0
97179	UnitedHealthcare Life Insurance Company	0	\$8,910	0.0%	0
63819	Unity Financial Life Insurance Company	2	\$983,060	0.0%	2,308
70130	Universal Guaranty Life Insurance Company	2	\$243,500	0.0%	9,317
67601	Unum Insurance Company	0	\$52,052	0.0%	0
62235	Unum Life Insurance Company Of America	4	\$31,256,761	0.3%	145
14165	US Alliance Life & Security Company	0	\$53,012	0.0%	0
70955	USA Life One Insurance Company Of Indiana	0	\$2,196	0.0%	0
69663	USAA Life Insurance Company	3	\$22,279,988	0.2%	153
94358	Usable Life	2	\$2,319,626	0.0%	978
68632	Vantis Life Insurance Company	0	\$434,729	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
70238	Variable Annuity Life Insurance Company	1	\$52,687,019	0.6%	22
80942	Venerable Insurance & Annuity Company	2	\$2,040,839	0.0%	1,112
86509	Voya Retirement Insurance & Annuity Company	1	\$171,568,169	1.9%	7
70319	Washington National Insurance Company	6	\$792,510	0.0%	8,588
70335	West Coast Life Insurance Company	1	\$6,876,089	0.1%	165
92622	Western - Southern Life Assurance Company	4	\$35,349,081	0.4%	128
57711	Western Catholic Union	1	\$4,431,950	0.0%	256
85189	Western United Life Assurance Company	0	\$320,744	0.0%	0
62413	Wilcac Life Insurance Company	1	\$805,039	0.0%	1,409
57010	William Penn Association	0	\$356,447	0.0%	0
60704	Wilton Reassurance Life Company Of New York	0	\$72,414	0.0%	0
65960	Windsor Life Insurance Company	0	\$578	0.0%	0
56170	Woman's Life Insurance Society	0	\$4,493	0.0%	0
57320	Woodmen Of The World Life Insurance Society	1	\$2,441,398	0.0%	465
90557	Zurich American Life Insurance Company	2	\$9,270,396	0.1%	245
Total		815	\$9,245,282,352	100.0%	.

Health Maintenance Organizations

Complaint Indices

Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)

Alpha by Company

Code	Name	Complaints 2018-2020	Average Annual Premium 2018- 2020	Average Market Share	Complaint Index
95109	Aetna Health Inc. (a Pennsylvania Corporation)	1	\$8,272,534	3.5%	75
95635	CIGNA Healthcare Of St. Louis, Inc.	0	\$1,452,221	0.6%	0
96377	Coventry Health Care Of Missouri Inc	1	\$125	0.0%	9,999
95315	Good Health HMO, Inc. DBA Blue Care, Inc.	18	\$140,504,081	59.2%	80
11229	Harmony Health Plan, Inc.	0	\$570	0.0%	0
95358	HMO Missouri, Inc.	17	\$45,692,730	19.3%	232
95885	Humana Health Plan, Inc.	1	\$231,376	0.1%	2,699
12913	Missouri Care Incorporated	0	\$22,971,068	9.7%	0
96385	UnitedHealthcare Of The Midwest, Inc.	0	\$18,177,753	7.7%	0
Total		38	\$237,302,457	100.0%	.

INSURANCE
**CONSUMER
HOTLINE**

800-726-7390

For questions about your
insurance policy or to file a complaint
against an insurance company or agent:

insurance.mo.gov
800-726-7390



Missouri Department of Commerce & Insurance

Harry S Truman Building, Room 530
301 W. High St.
PO Box 690
Jefferson City, MO 65102